STIC Database Tracking Number: 3230622

To Examiner Sarah Monfeldt Art Unit: 3684 Tuesday April 13, 2010 Case Serial Number: 10/709701	From: Matthew Hogan Location: EIC3600 KNX 2D08-B Phone: (571) 272-6674 Matthew.Hogan@uspto.gov

Search Notes

Dear Examiner MONFELDT:

Please find attached the results of your search for the above-referenced case. The search was conducted in Dialog, in EBSCOhost (mandatory I & PC Abstract databases) and in ProQuest (Financial Times database), as well as online. All mandatory databases for allowance were searched.

I have listed *potential* references of interest in the opening section of these search results. *However, please be sure to review the entire report*. There may be additional references that you find useful.

Please note that the results, after the potential references of interest, proceed through an Inventor search (which is provided without regard to priority date and in GREEN TEXT) and then to results in both Abstract and Full Text databases (which are more directly screened for priority date).

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

I. Potential References of Interest

11/3K/35 (Item 35 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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00456636
IMAGE PROCESSING NETWORK
RESEAU DE TRAITEMENTS D'IMAGES

Patent Applicant/Patent Assignee:

- **CUMMINS-ALLISON CORP**

Inventor(s):

- **JONES John E**
- **JONES William J**
- **JONES Paul A**
- **MENNIE Douglas U**
- **GAFRON Ronald M**

	Country	Number	Kind	Date
Patent	WO	9847100	A1	19981022
Application	WO	98US7443		19980413
Priorities	US	9743516		19970414

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)
AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY,
CA, CH, CN, CU, CZ, DE, DK, EE, ES, FI,
GB, GE, GM, GW, HU, ID, IL, IS, JP, KE,
KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU,
LV, MD, MG, MK, MN, MW, MX, NO, NZ, PL,

PT, RO, RU, SD, SE, SG, SI, SK, TJ, TM,
TR, TT, UA, UG, UZ, VN, YU, ZW, GH, GM,
KE, LS, MW, SD, SZ, UG, ZW, AM, AZ, BY,
KG, KZ, MD, RU, TJ, TM, AT, BE, CH, CY,
DE, DK, ES, FI, FR, GB, GR, IE, IT, LU,
MC, NL, PT, SE, BF, BJ, CF, CG, CI, CM,
GA, GN, ML, MR, NE, SN, TD, TG
Language Publication Language: English
Fulltext word count: 62652

Detailed Description:

...accounts. The business instructs the accounting system at the bank of the amounts to withdraw from the business's general account on the day of **payroll** and **credit** the employee **payroll** accounts. The outside accounting **system** can also provide direct deposits to employee accounts without actually issuing a check. Therefore, the employees have immediate use of their funds.

Businesses often maintain...step 10d. Step l0e is also described in greater detail below and can, for example, consist of receiving the deposited amount in the form of **bills**, **allocating** it to a **savings account**, or receiving part of the deposit back in bills and crediting the remainder to a bank savings account. At step 1 Of, the user is...

11/3K/27 (Item 27 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT

00892300

METHODS AND APPARATUS FOR IMPLEMENTING FINANCIAL TRANSACTIONS
PROCEDES ET APPAREIL POUR LA MISE EN OEUVRE DE TRANSACTIONS FINANCIERES

Patent Applicant/Patent Assignee:

- **CASHEDGE INC**
  694 Tasman Drive, Militas, CA 95035; US; US(Residence); US(Nationality)

Inventor(s):

- **DILIP Venkatachari**
  11596 Cedar Spring Ct, Cupertino, CA 95014; US

- **DHEER Sanjeev**
  32 Springdale Road, Scarsdale, NX 10583; US

Legal Representative:

- **SPONSELLER Steve R(et al)(agent)**
  421 W. Riverside Avenue, Suite 500, Spokane, WA 99201; US

	Country	Number	Kind	Date
Patent	WO	200225534	A2	20020328
Application	WO	2001US27433		20010905
Priorities	US	2000665919		20000920

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)
AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,
BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ,
DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD,
GE, GH, GM, HR, HU, ID, IL, IN, IS, JP,
KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT,
LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ,
NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI,
SK, SL, TJ, TM, TR, TT, TZ, UA, UG, UZ,
VN, YU, ZA, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;
Language Publication Language: English
Filing Language: English
Fulltext word count: 11969

Detailed Description:

...the logic rules (applied by the analysis engine) may suggest a short term loan to cover the expenses, thereby avoiding a situation in which the **user** has insufficient funds to **pay bills** as they become due. Additionally, if the loan will only be required for a short period of time, the rules may suggest opening (or taking... ...Different debt logic rules may be applied depending on a user's opinions regarding debt. One user might use the majority of available assets to **pay** down **debts**, thereby minimizing the **user**'s level of debt. Another user might want to maintain a larger "cushion" of cash and only pay down debts if the available assets exceed... ...may be applied depending on a user's opinions regarding assets and debts. One user might prefer to use the majority of available assets to pay down debts, thereby minimizing the user's level of debt.

Another user might want to maintain a larger "cushion" of cash and only pay down 1 0 debts if the available...management system. In the example of Fig. 15, one recommendation 552 is shown - to transfer funds from the Wells Fargo Checking account into the Chase Savings account. A

recommended amount to transfer 554 has also been identified.

If the recommendation is executed, the projected savings 556 over the next six months is $26. The reasoning...

13/3,K/19 (Item 1 from file: 634)
DIALOG(R)File 634: San Jose Mercury

11706118

PUTTING FAMILY INVESTMENTS ON AUTO-PILOT IS OK TO A POINT

San Jose Mercury News (SJ) - Thursday, July 25, 2002
By: LARRY MAGID column
Edition: Morning Final **Section:** Personal Technology **Page:** 2E
Word Count: 833

Text:

```
 In September 2000, I recommended that families use
automatic payment systems not only to pay their
bills but also to fund their savings and investment
plans. To some extent, that advice still stands, but based on a recent
analysis of my own investment plans, it's also clear...
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7/3,K/6 (Item 6 from file: 350)
DIALOG(R)File 350: Derwent WPIX

0014716565 *Drawing available*
WPI Acc no: 2005-064182/200507
......
User account monitoring method, involves uploading purchase data with retailer item identifier from retailer system, and accessing remote processor to standardize data to correlate budgeted item with purchased item
Patent Assignee: AMERICAN EXPRESS TRAVEL RELATED SERVICES (AMXA)
Inventor: FERRELL R R; THOMAS T R

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20040254835	A1	20041216	US 2000246208	P	20001106	200507	B
			US 2001279817	P	20010329		
			US 2001836213	A	20010417		
			US 200110947	A	20011106		
			US 2004542716	P	20040206		
			US 2004552857	P	20040311		
			US 2004710779	A	20040802		

Priority Applications (no., kind, date): US 2000246208 P 20001106; US 2001279817 P 20010329; US 2001836213 A 20010417; US 200110947 A 20011106; US 2004542716 P 20040206; US 2004552857 P 20040311; US 2004710779 A 20040802

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20040254835	A1	EN	42	16	Related to Provisional	US 2000246208
					Related to Provisional	US 2001279817
					C-I-P of application	US 2001836213
					C-I-P of application	US 200110947
					Related to Provisional	US 2004542716
					Related to Provisional	US 2004552857

13/3,K/16 (Item 2 from file: 621)
DIALOG(R)File 621: Gale Group New Prod.Annou.(R)
(c) 2010 Gale/Cengage. All rights reserved.

02854361   **Supplier Number:** 72988273 **(USE FORMAT 7 FOR FULLTEXT)**
EDS Delivers Web-Enabled Billing and Payment Convenience to Utilities Industry.

PR Newswire , p 7491
April 9 , 2001
Language: English   **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 697
—

...EDS) proven ability to deliver capabilities that help companies remain competitive and strengthen customer relationships by providing Web-enabled services -- this time through a new **electronic bill** presentment and **payment** (EBPP) **system.**
       Customers that rely on Alliant Energy for electric, natural gas, water and steam services now have the convenience and security of

OpenBill(SM) Express to receive and **pay** their **bills** on line.
The **system**, launched last fall, was implemented for Madison,
Wisconsin-based Alliant Energy in 57 days -- beating the EDS 60-day
implementation commitment.

  EBPP can dramatically cut the cost of preparing and presenting
bills and **payment processing** -- representing a
significant cost saving opportunity for billers. Alliant Energy projects
that 18 percent of its more than one million customers nationwide will be
taking...

...the robust functionality of the OpenBill Express system and is the
foundation from which a range of biller-specific features, such as online
dispute processing, **user** and **account hierarchy**, early
payment discounts and workflow processing, can be built. EBPP
industry watchers project a 41 percent increase in business-to- business
invoice presentment over the Internet and...

II. Inventor Search

A. Dialog

File 348:EUROPEAN PATENTS 1978-201014
   (c) 2010 European Patent Office
File 349:PCT FULLTEXT 1979-2010/UB=20100408|UT=20100401
   (c) 2010 WIPO/Thomson
File 485:Accounting & Tax DB 1971-2010/Apr W1
   (c) 2010 ProQuest Info&Learning
File 625:American Banker Publications 1981-2008/Jun 26
   (c) 2008 American Banker
File 268:Banking Info Source 1981-2010/Apr W1
   (c) 2010 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2008/Jul 07
   (c) 2008 Bond Buyer
File 267:Finance & Banking Newsletters 2008/Sep 29
   (c) 2008 Dialog
File 637:Journal of Commerce 1986-2010/Apr 10
   (c) 2010 UBM Global Trade
File 608:MCT Information Svc. 1992-2010/Apr 14
   (c) 2010 MCT Information Svc.
File 15:ABI/Inform(R) 1971-2010/Apr 13
   (c) 2010 ProQuest Info&Learning
File   9:Business & Industry(R) Jul/1994-2010/Apr 13
   (c) 2010 Gale/Cengage
File 610:Business Wire 1999-2010/Apr 14
   (c) 2010 Business Wire.
File 810:Business Wire 1986-1999/Feb 28
   (c) 1999 Business Wire
File 275:Gale Group Computer DB(TM) 1983-2010/Mar 05
   (c) 2010 Gale/Cengage
File 624:McGraw-Hill Publications 1985-2010/Apr 13
   (c) 2010 McGraw-Hill Co. Inc
File 621:Gale Group New Prod.Annou.(R) 1985-2010/Feb 24
   (c) 2010 Gale/Cengage
File 636:Gale Group Newsletter DB(TM) 1987-2010/Mar 11
   (c) 2010 Gale/Cengage
File 613:PR Newswire 1999-2010/Apr 14
   (c) 2010 PR Newswire Association Inc
File 813:PR Newswire 1987-1999/Apr 30
   (c) 1999 PR Newswire Association Inc

File 16:Gale Group PROMT(R) 1990-2010/Apr 13
    (c) 2010 Gale/Cengage
File 160:Gale Group PROMT(R) 1972-1989
    (c) 1999 The Gale Group
File 634:San Jose Mercury Jun 1985-2010/Apr 11
    (c) 2010 San Jose Mercury News
File 148:Gale Group Trade & Industry DB 1976-2010/Apr 10
    (c) 2010 Gale/Cengage
File 20:Dialog Global Reporter 1997-2010/Apr 12
    (c) 2010 Dialog
File 35:Dissertation Abs Online 1861-2010/Mar
    (c) 2010 ProQuest Info&Learning
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
    (c) 2002 Gale/Cengage
File 65:Inside Conferences 1993-2010/Mar 18
    (c) 2010 BLDSC all rts. reserv.
File   2:INSPEC 1898-2010/Apr W1
    (c) 2010 The IET
File 474:New York Times Abs 1969-2010/Apr 14
    (c) 2010 The New York Times
File 475:Wall Street Journal Abs 1973-2010/Apr 14
    (c) 2010 The New York Times
File 99:Wilson Appl. Sci & Tech Abs 1983-2010/Feb
    (c) 2010 The HW Wilson Co.
File 256:TecTrends 1982-2010/Apr W2
    (c) 2010 Info.Sources Inc. All rights res.
File 139:EconLit 1969-2010/Mar
    (c) 2010 American Economic Association
File 169:Insurance Periodicals 1984-1999/Nov 15
    (c) 1999 NILS Publishing Co.
File 347:JAPIO Dec 1976-2009/Dec(Updated 100326)
    (c) 2010 JPO & JAPIO
File 350:Derwent WPIX 1963-2010/UD=201023
    (c) 2010 Thomson Reuters


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Set     Items    Description
S1       4631    AU=(THOMAS, T? OR THOMAS T?)
S2         84    S1 AND DEBT? ?
S3          7    S2 AND USER? ?
S4          6    S3 FROM 347,348,349,350
S5          1    S3 NOT S4
S6          6    IDPAT S4 (sorted in duplicate/non-duplicate order)
S7       6  IDPAT S4 (primary/non-duplicate records only)
```

7/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350: Derwent WPIX

0015220530 *Drawing available*
WPI Acc no: 2005-570568/200558
Related WPI Acc No: 2001-335420; 2001-580591; 2001-596862; 2001-611049; 2002-049594; 2002-113963; 2003-149219; 2004-449593; 2004-831963; 2005-019822; 2005-019823; 2005-029228; 2005-029359; 2005-029590; 2005-029591; 2005-037116; 2005-037117; 2005-037118; 2005-037178; 2005-037179; 2005-037615; 2005-037616; 2005-037617; 2005-037909; 2005-056148; 2005-063282; 2005-063894; 2005-064182; 2005-078280; 2005-078761; 2005-078792; 2005-079035; 2005-090103; 2005-090133; 2005-194839; 2005-201472; 2005-201872; 2005-210895; 2005-210902; 2005-210903; 2005-210904; 2005-221026; 2005-231149; 2005-231151; 2005-272056; 2005-303828; 2005-520463; 2005-541003; 2005-570063; 2005-570564; 2005-570565; 2005-570566; 2005-570567; 2005-604276; 2005-674248; 2005-778198; 2006-116016; 2006-222138; 2006-290844; 2006-290931; 2006-340452; 2006-340530; 2006-509988; 2007-053043; 2007-089954; 2007-197709; 2007-431218; 2007-456526; 2007-505159; 2007-542917; 2007-542918; 2007-558688; 2007-699991; 2007-773636; 2008-A72285; 2008-A72465; 2008-B36934; 2008-B38701; 2008-B50145; 2008-C34618; 2008-C45496; 2008-C45501; 2008-E20460; 2008-E20812; 2008-E81770; 2008-E97608; 2008-H26914; 2008-K39515; 2008-K89983; 2009-G67617; 2009-G88017; 2009-J18257; 2009-N12562; 2009-R93378

Allocation method of user's income to savings and payee, involves establishing payment hierarchy to transfer user income to savings account and payee, and providing loyalty points to user accordingly

Patent Assignee: AMERICAN EXPRESS TRAVEL RELATED SERVICES (AMXA)
Inventor: **THOMAS T R**

Patent Family (1 patents, 1 countries)							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050177503	A1	20050811	US 2004542716	P	20040206	200558	B
			US 2004552857	P	20040311		
			US 2004709707	A	20040524		

Priority Applications (no., kind, date): US 2004542716 P 20040206; US 2004552857 P 20040311; US 2004709707 A 20040524

			Patent Related to Provisional	US 2004552857		
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20050177503	A1	EN	13	2	Related to Provisional	US 2004542716

Allocation method of user's income to savings and payee, involves establishing payment hierarchy to transfer user income to savings account and payee, and providing loyalty points to user accordingly Inventor: THOMAS T R Alerting Abstract ...NOVELTY - The recommendations with suggestions for minimizing user debt payments and maximizing user savings, is provided based on user's income, income source, debt and goal information. A payment hierarchy including user income allocated to savings account (23) and debts, is established. The user income is transferred to savings account and payee (40) based on hierarchy, and loyalty points are provided to user accordingly. USE - For allocating user's income e.g. monetary/non-monetary income, asset, benefit, paycheck, salary, bonus, commission, purchase rebate, tax rebate, property, goods, social security, welfare, alimony, rental... ...related income, gambling winnings, credits, and reward/loyalty points, to savings e.g. money required for vacation, major purchase, holiday gifts, education and retirement of user, and payee for debts e.g. bills of utilities, cable television (TV) and phone, car payments, loans, mortgages, purchases, voluntary payments, alimony, payment plans, child support, financial loss, gambling... ...ADVANTAGE - Ensures earning and redeeming of loyalty points related to the distribution of income among the user's savings account and user's debt. ... ...DESCRIPTION OF DRAWINGS - The figure shows a block diagram explaining the process for allocating user's income to savings and payee... ...20 user account... ...23 user's savings account Title Terms .../Index Terms/Additional Words: USER; Class Codes Original Publication Data by AuthorityArgentinaPublication No. Inventor name & address:Thomas, Tracey R... Original Abstracts:The invention encourages users by providing loyalty points when the users not only pay themselves first, but when the users pay themselves first in the largest amounts possible, even if they are not able to fully pay outstanding debts. In general, the system obtains information related to the user's income, income sources, user's debts (e.g., bills) and user's goals. The system then provides recommendations related to the prioritization of paying certain bills and the amount to pay for each bill based upon, for example, savings goals, minimum amounts due, due dates and available income. The system and/or the user may then determine a payment hierarchy which includes transferring funds to the user's savings account prior to paying all or a portion of certain bills. The system then provides loyalty points to at least one of said user, income source and payee. Claims:1. A method of allocating income to a user savings account and to payees, said method including:receiving user financial information, wherein said financial information includes at least one of user income information related to user income, user income source information related to user income sources, user debt information related to user debts to payees and user goal information related to user goals;providing at least one recommendation, wherein said recommendation includes suggestions for minimizing user debt payments and maximizing user savings;establishing a payment hierarchy based at least in part on said recommendation, wherein said payment hierarchy includes at least a portion of said user income allocated to said user savings account and a portion of said user income allocated to said user debts;acquiring user income;transferring at least a portion of said user income, based at least in part upon said payment hierarchy, to at least one of user savings account and payees; and,providing loyalty points to at least one of said user, income source and payee.

Dialog eLink: Order File History

7/3,K/2 (Item 2 from file: 350)
DIALOG(R)File 350: Derwent WPIX

0015220529 *Drawing available*
WPI Acc no: 2005-570567/200558
Related WPI Acc No: 2001-335420; 2001-580591; 2001-596862; 2001-611049; 2002-049594; 2002-113963; 2003-149219; 2004-449593; 2004-831963; 2005-019822; 2005-019823; 2005-029228; 2005-029359; 2005-029590; 2005-029591; 2005-037116; 2005-037117; 2005-037118; 2005-037178; 2005-037179; 2005-037615; 2005-037616; 2005-037617; 2005-037909; 2005-056148; 2005-063282; 2005-063894; 2005-064182; 2005-078280; 2005-078761; 2005-078792; 2005-079035; 2005-090103; 2005-090133; 2005-194839; 2005-201472; 2005-201872; 2005-210895; 2005-210902; 2005-210903; 2005-210904; 2005-221026; 2005-231149; 2005-231151; 2005-272056; 2005-303828; 2005-520463; 2005-541003; 2005-570063; 2005-570564; 2005-570565; 2005-570566; 2005-570568; 2005-604276; 2005-674248; 2005-778198; 2006-116016; 2006-222138; 2006-290844; 2006-290931; 2006-340452; 2006-340530; 2006-509988; 2007-053043; 2007-089954; 2007-197709; 2007-431218; 2007-456526; 2007-505159; 2007-542917; 2007-542918; 2007-558688; 2007-699991; 2007-773636; 2008-A72285; 2008-A72465; 2008-B36934; 2008-B38701; 2008-B50145; 2008-C34618; 2008-C45496; 2008-C45501; 2008-E20460; 2008-E20812; 2008-E81770; 2008-E97608; 2008-H26914; 2008-K39515; 2008-K89983; 2009-G67617; 2009-G88017; 2009-J18257; 2009-N12562; 2009-R93378

Method for incorporating savings system with automatic bill payment system, involves providing suggestions for allocating user's income to savings account and debt payments based on financial data received from user
Patent Assignee: AMERICAN EXPRESS TRAVEL RELATED SERVICES (AMXA)
Inventor: **THOMAS T R**

Patent Family (1 patents, 1 countries)							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050177502	A1	20050811	US 2004542716	P	20040206	200558	B
			US 2004552857	P	20040311		
			US 2004709706	A	20040524		

Priority Applications (no., kind, date): US 2004542716 P 20040206; US 2004552857 P 20040311; US 2004709706 A 20040524

Patent Details					
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20050177502	A1	EN	13	2	Related to Provisional US 2004542716
					Related to Provisional US 2004552857

Method for incorporating savings system with automatic bill payment system, involves providing suggestions for allocating user's income to savings account and debt payments based on financial data received from user Inventor: **THOMAS T R** Alerting Abstract ...NOVELTY - The suggestions to maximize savings and minimize **debts** are provided to **user** based on data related to income, income sources, **debts** and goals received from **user**. A payment hierarchy to allocate income to savings account and **debt** payments is established, based on specific suggestion. A portion of income is transferred to his

account and bill payment instructions are transferred to the payment... ...ADVANTAGE - Enables to increase savings prior to paying debts, while reducing bill payment fears of user. Enables a user to obtain/send information related to debt payment to bill payment system efficiently... Technology Focus INDUSTRIAL STANDARDS - The user's financial data are stored in files having structure that conforms to ISO/IEC 7816-4 standard. The ungrouped financial data stored in files are... Extension Abstract Title Terms .../Index Terms/Additional Words: USER; Class Codes Original Publication Data by AuthorityArgentinaPublication No. Inventor name & address:Thomas, Tracey R... Original Abstracts:The invention encourages users to not only pay themselves first, but to pay themselves first in the largest amounts possible, even if they are not able to fully pay outstanding debts. In general, the system obtains information related to the user's income, income sources, user's debts (e.g., bills) and user's goals. The system then provides recommendations related to the prioritization of paying certain bills and the amount to pay for each bill based upon, for example, savings goals, minimum amounts due, due dates and available income. The system and/or the user may then determine a payment hierarchy which includes transferring funds to the user's savings account prior to paying all or a portion of certain bills. The system also transfers instructions related to payment of user debts to an automatic bill payment system to facilitate payment of the user debts. >Claims:1. A method of incorporating a savings system with an automatic bill payment system, said method including:receiving user financial information, wherein said financial information includes at least one of user income information related to user income, user income source information related to user income sources, user debt information related to user debts to payees and user goal information related to user goals;providing a recommendation, wherein said recommendation includes suggestions for minimizing user debt payments and maximizing user savings;establishing a payment hierarchy, based at least in part on said recommendation, wherein said payment hierarchy includes at least a portion of said user income allocated to said user savings account and a portion of said user income allocated to said user debts; and,transferring at least a portion of said user income to a user savings account based on said payment hierarchy;and, transferring instructions related to payment of said user debts to said automatic bill payment system.

Dialog eLink: Order File History

7/3,K/3 (Item 3 from file: 350)
DIALOG(R)File 350: Derwent WPIX
(c) 2010 Thomson Reuters. All rights reserved.

0015220528 *Drawing available*
WPI Acc no: 2005-570566/200558
Related WPI Acc No: 2001-335420; 2001-580591; 2001-596862; 2001-611049; 2002-049594; 2002-113963; 2003-149219; 2004-449593; 2004-831963; 2005-019822; 2005-019823; 2005-029228; 2005-029359; 2005-029590; 2005-029591; 2005-037116; 2005-037117; 2005-037118; 2005-037178; 2005-037179; 2005-037615; 2005-037616; 2005-037617; 2005-037909; 2005-056148; 2005-063282; 2005-063894; 2005-064182; 2005-078280; 2005-078761; 2005-078792; 2005-079035; 2005-090103; 2005-090133; 2005-194839; 2005-201472; 2005-201872; 2005-210895; 2005-210902; 2005-210903; 2005-210904; 2005-221026; 2005-231149; 2005-231151; 2005-272056; 2005-303828; 2005-520463; 2005-541003; 2005-570063; 2005-570564; 2005-570565; 2005-570567; 2005-570568; 2005-604276; 2005-

674248; 2005-778198; 2006-116016; 2006-222138; 2006-290844; 2006-290931; 2006-340452; 2006-340530; 2006-509988; 2007-053043; 2007-089954; 2007-197709; 2007-431218; 2007-456526; 2007-505159; 2007-542917; 2007-542918; 2007-558688; 2007-699991; 2007-773636; 2008-A72285; 2008-A72465; 2008-B36934; 2008-B38701; 2008-B50145; 2008-C34618; 2008-C45496; 2008-C45501; 2008-E20460; 2008-E20812; 2008-E81770; 2008-E97608; 2008-H26914; 2008-K39515; 2008-K89983; 2009-G67617; 2009-G88017; 2009-J18257; 2009-N12562; 2009-R93378

Income allocation method used in bank, involves providing recommendation including suggestion for minimizing user's debt payments and maximizing user's savings, based on user's financial information

Patent Assignee: AMERICAN EXPRESS TRAVEL RELATED SERVICES (AMXA)

Inventor: **THOMAS T R**

Patent Family (1 patents, 1 countries)							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050177501	A1	20050811	US 2004542716	P	20040206	200558	B
			US 2004552857	P	20040311		
			US 2004709703	A	20040524		

Priority Applications (no., kind, date): US 2004542716 P 20040206; US 2004552857 P 20040311; US 2004709703 A 20040524

Patent Details					
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20050177501	A1	EN	15	2	Related to Provisional US 2004542716
					Related to Provisional US 2004552857

Income allocation method used in bank, involves providing recommendation including suggestion for minimizing user's debt payments and maximizing user's savings, based on user's financial information Inventor: **THOMAS T R Alerting Abstract** ...NOVELTY - A recommendation including a suggestion for minimizing **user's debt** payments and maximizing **user's** savings, is provided based on **user's** financial information such as **user's** income, income sources, **debts** and **user's** goals. A payment hierarchy for allocating the **user's** income to savings and **debts**, is established and a portion of the **user's** income is transferred to savings account or payee accordingly. ...USE - For allocating **user's** income to **user's** savings account and to payees, in financial institution such as bank... ...ADVANTAGE - Enables efficient allocation of the **user's** income to savings account and **debts**, using a simple technique... **Title Terms** .../Index Terms/Additional Words: **USER**; **Class Codes** Original Publication Data by AuthorityArgentina**Publication No.** Inventor name & address:**Thomas, Tracey R**... **Original Abstracts:**The invention encourages **users** to not only pay themselves first, but to pay themselves first in the largest amounts possible, even if they are not able to fully pay outstanding **debts**. In general, the invention obtains information related to the **user's** income, income sources, **user's debts** (e.g., bills) and **user's** goals, then provides recommendations related to the prioritization of paying certain bills and the amount to pay for each bill based upon, for example, savings goals, minimum amounts due, due dates and available income. The invention also determines a payment hierarchy which includes transferring funds to the **user's** savings account prior to paying all or a portion of certain bills. **Claims:**1. A method

of allocating income to a user savings account and to payees, said method including:receiving user financial information, wherein said financial information includes at least one of user income information related to user income, user income source information related to user income sources, user debt information related to user debts to payees and user goal information related to user goals;providing at least one recommendation, wherein said recommendation includes suggestions for minimizing user debt payments and maximizing user savings;establishing a payment hierarchy based at least in part on said recommendation, wherein said payment hierarchy includes at least a portion of said user income allocated to said user savings account and a portion of said user income allocated to said user debts; acquiring user income; and,transferring at least a portion of said user income, based at least in part upon said payment hierarchy, to at least one of user savings account and payee.

Dialog eLink: Order File History

7/3,K/4 (Item 4 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0015220527 *Drawing available*
WPI Acc no: 2005-570565/200558
Related WPI Acc No: 2001-335420; 2001-580591; 2001-596862; 2001-611049; 2002-049594; 2002-113963; 2003-149219; 2004-449593; 2004-831963; 2005-019822; 2005-019823; 2005-029228; 2005-029359; 2005-029590; 2005-029591; 2005-037116; 2005-037117; 2005-037118; 2005-037178; 2005-037179; 2005-037615; 2005-037616; 2005-037617; 2005-037909; 2005-056148; 2005-063282; 2005-063894; 2005-064182; 2005-078280; 2005-078761; 2005-078792; 2005-079035; 2005-090103; 2005-090133; 2005-194839; 2005-201472; 2005-201872; 2005-210895; 2005-210902; 2005-210903; 2005-210904; 2005-221026; 2005-231149; 2005-231151; 2005-272056; 2005-303828; 2005-520463; 2005-541003; 2005-570063; 2005-570564; 2005-570566; 2005-570567; 2005-570568; 2005-604276; 2005-674248; 2005-778198; 2006-116016; 2006-222138; 2006-290844; 2006-290931; 2006-340452; 2006-340530; 2006-509988; 2007-053043; 2007-089954; 2007-197709; 2007-431218; 2007-456526; 2007-505159; 2007-542917; 2007-542918; 2007-558688; 2007-699991; 2007-773636; 2008-A72285; 2008-A72465; 2008-B36934; 2008-B38701; 2008-B50145; 2008-C34618; 2008-C45496; 2008-C45501; 2008-E20460; 2008-E20812; 2008-E81770; 2008-E97608; 2008-H26914; 2008-K39515; 2008-K89983; 2009-G67617; 2009-G88017; 2009-J18257; 2009-N12562; 2009-R93378
Method for encouraging user fund savings by money management services, involves establishing payment hierarchy for allocating user's income to user savings account and debt payment based on financial data received from user
Patent Assignee: AMERICAN EXPRESS TRAVEL RELATED SERVICES (AMXA)
Inventor: **THOMAS T R**

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
		Patent Family US 20040305021 countries) 20040524					
US 20050177500	A1	20050811	US 2004542716	P	20040206	200558	B
			US 2004552857	P	20040311		

Priority Applications (no., kind, date): US 2004542716 P 20040206; US 2004552857 P 20040311; US 2004709702 A 20040524

Patent Details						
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20050177500	A1	EN	13	2	Related to Provisional	US 2004542716
					Related to Provisional	US 2004552857

Method for encouraging user fund savings by money management services, involves establishing payment hierarchy for allocating user's income to user savings account and debt payment based on financial data received from user Inventor: THOMAS T R Alerting Abstract ...NOVELTY - The financial data relating to income, income sources, debit to payee, goals are received from user. A payment hierarchy for allocating user's income to saving account and debit payment is established, based on received financial information. A portion of user income is transferred to his/her savings account and the remaining portion of his/her income is transferred to payee. USE - For encouraging user savings by hierarchical distribution of income among user's saving account and user's debts related to bills e.g. utilities, cable television (CATV), phone, car payments, loans, mortgage, purchases, voluntary payments such as charitable or religious donations, alimony, child... ...ADVANTAGE - Encourages users to save specific amount of money prior to paying debits, thereby increasing savings, while reducing bill payment fears of user. **Technology Focus** INDUSTRIAL STANDARDS - The user's financial data are stored in files having structure that conforms to ISO/IEC 7816-4 standard. The ungrouped data stored in files are encoded... **Extension Abstract Title Terms** .../Index Terms/Additional Words: **USER**; **Class Codes** Original Publication Data by AuthorityArgentina**Publication No.** Inventor name & address:**Thomas, Tracey R**... **Original Abstracts:**The invention encourages users to not only pay themselves first, but to pay themselves first in the largest amounts possible, even if they are not able to fully pay outstanding debts. In general, the system obtains information related to the user's income, income sources, user's debts (e.g., bills) and user's goals. The system then provides recommendations related to the prioritization of paying certain bills and the amount to pay for each bill based upon, for example, savings goals, minimum amounts due, due dates and available income. The system and/or the user may then determine a payment hierarchy which includes transferring funds to the user's savings account prior to paying all or a portion of certain bills, wherein the transfer of funds may include different funds transfer systems and... **Claims:1.** A method of encouraging user savings, said method including:receiving user financial information, wherein said financial information includes at least one of user income information related to user income, user income source information related to user income sources, user debt information related to user debts to payees and user goal information related to user goals;establishing a payment hierarchy, wherein said payment hierarchy includes at least a portion of said user income allocated to said user savings account and a portion of said user income allocated to said user debts; acquiring user income; and,transferring at least a portion of said user income, based at least in part upon said payment hierarchy, to at least one of user savings account and payee.

Dialog eLink: Order File History

0015220526 *Drawing available*
WPI Acc no: 2005-570564/200558
Related WPI Acc No: 2001-335420; 2001-580591; 2001-596862; 2001-611049; 2002-049594; 2002-113963; 2003-149219; 2004-449593; 2004-831963; 2005-019822; 2005-019823; 2005-029228; 2005-029359; 2005-029590; 2005-029591; 2005-037116; 2005-037117; 2005-037118; 2005-037178; 2005-037179; 2005-037615; 2005-037616; 2005-037617; 2005-037909; 2005-056148; 2005-063282; 2005-063894; 2005-064182; 2005-078280; 2005-078761; 2005-078792; 2005-079035; 2005-090103; 2005-090133; 2005-194839; 2005-201472; 2005-201872; 2005-210895; 2005-210902; 2005-210903; 2005-210904; 2005-221026; 2005-231149; 2005-231151; 2005-272056; 2005-303828; 2005-520463; 2005-541003; 2005-570063; 2005-570565; 2005-570566; 2005-570567; 2005-570568; 2005-604276; 2005-674248; 2005-778198; 2006-116016; 2006-222138; 2006-290844; 2006-290931; 2006-340452; 2006-340530; 2006-509988; 2007-053043; 2007-089954; 2007-197709; 2007-431218; 2007-456526; 2007-505159; 2007-542917; 2007-542918; 2007-558688; 2007-699991; 2007-773636; 2008-A72285; 2008-A72465; 2008-B36934; 2008-B38701; 2008-B50145; 2008-C34618; 2008-C45496; 2008-C45501; 2008-E20460; 2008-E20812; 2008-E81770; 2008-E97608; 2008-H26914; 2008-K39515; 2008-K89983; 2009-G67617; 2009-G88017; 2009-J18257; 2009-N12562; 2009-R93378

Savings and bill payment system for employee, analyzes user's debt data and provides recommendation with suggestion for minimizing user debt payment and maximizing user saving, and payment hierarchy with user income for savings and debts

Patent Assignee: AMERICAN EXPRESS TRAVEL RELATED SERVICES (AMXA)
Inventor: **THOMAS T R**

Patent Family (1 patents, 1 countries)							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050177499	A1	20050811	US 2004542716	P	20040206	200558	B
			US 2004552857	P	20040311		
			US 2004709701	A	20040524		

Priority Applications (no., kind, date): US 2004542716 P 20040206; US 2004552857 P 20040311; US 2004709701 A 20040524

Patent Details					
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20050177499	A1	EN	14	2	Related to Provisional US 2004542716
					Related to Provisional US 2004552857

Savings and bill payment system for employee, analyzes user's debt data and provides recommendation with suggestion for minimizing user debt payment and maximizing user saving,

and payment hierarchy with user income for savings and debts Inventor: THOMAS T R Alerting Abstract ...NOVELTY - An analyzer (15) analyzes user's debt data and provides recommendation with suggestion for minimizing user debt payment and maximizing user saving, and payment hierarchy with user income allocated to savings and debts. An interface (25) inputs user income and its source information to host (5), so that the user income transferred to user's account (23), and then paid to payee (40) according to input data and hierarchy. ...commission, purchase rebate, tax rebate, property, goods, social security, welfare, alimony, rental income, securities-related income, gambling winnings, credits, and reward/loyalty points, income source, debts e.g. bills of utilities, cable television (TV) and phone, car payments, loans, mortgages, purchases, voluntary payments, alimony, payment plans, child support, financial loss, gambling loss, and goals e.g. money required for vacation, major purchase, holiday gifts, education and retirement of user such as employee... ...ADVANTAGE - Reliably transfers the income to user's savings account before paying the debts, thereby enabling to analyze the income source and savings goals before transferring income to automatic bill payment system... ...15 debt analyzer... ...20 user account... ...23 user's savings account... Title Terms .../Index Terms/Additional Words: USER; Class Codes Original Publication Data by AuthorityArgentinaPublication No. Inventor name & address:Thomas, Tracey R... Original Abstracts:The system encourages users to not only pay themselves first, but to pay themselves first in the largest amounts possible, even if they are not able to fully pay outstanding debts. In general, the system obtains information related to the user's income, income sources, user's debts (e.g., bills) and user's goals. The system then provides recommendations related to the prioritization of paying certain bills and the amount to pay for each bill based upon, for example, savings goals, minimum amounts due, due dates and available income. The system and/or the user may then determine a payment hierarchy which includes transferring funds to the user's savings account prior to paying all or a portion of certain bills. Claims:1. A savings and bill payment system including:a host configured to facilitate management of user income and user debts;a debt analyzer configured to at least one of analyze debt information, provide recommendations wherein said recommendation includes suggestions for minimizing user debt payments and maximizing user savings, and provide a payment hierarchy based at least in part on said recommendation wherein said payment hierarchy includes at least a portion of said user income allocated to said user savings account and a portion of said user income allocated to said user debts;a user account configured to store user income and user income information;user savings account configured to store user savings;user interface configured for inputting user financial information, wherein said financial information includes at least one of user income information, user income source information,user debt information and user goal information;at least one income source configured to provide user income to said user account; and,at least one payee configured to receive user income.

Dialog eLink: Order File History

7/3,K/6 (Item 6 from file: 350)
DIALOG(R)File 350: Derwent WPIX
(c) 2010 Thomson Reuters. All rights reserved.

0014716565 *Drawing available*
WPI Acc no: 2005-064182/200507
Related WPI Acc No: 2001-335420; 2001-580591; 2001-596862; 2001-611049; 2002-049594; 2002-

113963; 2003-149219; 2003-417656; 2004-449593; 2004-831963; 2005-019822; 2005-019823; 2005-029228; 2005-029359; 2005-029590; 2005-029591; 2005-037116; 2005-037117; 2005-037118; 2005-037178; 2005-037179; 2005-037615; 2005-037616; 2005-037617; 2005-037909; 2005-056148; 2005-063282; 2005-063894; 2005-078280; 2005-078761; 2005-078792; 2005-079035; 2005-090103; 2005-090133; 2005-194839; 2005-201472; 2005-201872; 2005-210895; 2005-210902; 2005-210903; 2005-210904; 2005-221026; 2005-231149; 2005-231151; 2005-272056; 2005-303828; 2005-520463; 2005-541003; 2005-570063; 2005-570564; 2005-570565; 2005-570566; 2005-570567; 2005-570568; 2005-604276; 2005-674248; 2005-778198; 2006-116016; 2006-222138; 2006-290844; 2006-290931; 2006-340452; 2006-340530; 2006-509988; 2007-053043; 2007-089954; 2007-197709; 2007-431218; 2007-456526; 2007-505159; 2007-542917; 2007-542918; 2007-558688; 2007-699991; 2007-773636; 2008-A72285; 2008-A72465; 2008-B36934; 2008-B38701; 2008-B50145; 2008-C34618; 2008-C45496; 2008-C45501; 2008-E20460; 2008-E20812; 2008-E81770; 2008-E97608; 2008-H26914; 2008-K39515; 2008-K89983; 2009-G67617; 2009-G88017; 2009-J18257; 2009-N12562; 2009-R93378

User account monitoring method, involves uploading purchase data with retailer item identifier from retailer system, and accessing remote processor to standardize data to correlate budgeted item with purchased item

Patent Assignee: AMERICAN EXPRESS TRAVEL RELATED SERVICES (AMXA)
Inventor: FERRELL R R; THOMAS T R

Patent Family (1 patents, 1 countries)							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20040254835	A1	20041216	US 2000246208	P	20001106	200507	B
			US 2001279817	P	20010329		
			US 2001836213	A	20010417		
			US 200110947	A	20011106		
			US 2004542716	P	20040206		
			US 2004552857	P	20040311		
			US 2004710779	A	20040802		

Priority Applications (no., kind, date): US 2000246208 P 20001106; US 2001279817 P 20010329; US 2001836213 A 20010417; US 200110947 A 20011106; US 2004542716 P 20040206; US 2004552857 P 20040311; US 2004710779 A 20040802

Patent Details						
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20040254835	A1	EN	42	16	Related to Provisional	US 2000246208
					Related to Provisional	US 2001279817
					C-I-P of application	US 2001836213
					C-I-P of application	US 200110947
					Related to Provisional	US 2004542716
					Related to Provisional	US 2004552857

User account monitoring method, involves uploading purchase data with retailer item identifier from retailer system, and accessing remote processor to standardize data to correlate budgeted item... ...Inventor: THOMAS T R Alerting Abstract ...NOVELTY - The method involves establishing a payment hierarchy based on a recommendation. A portion of a user income is transferred to a user saving account and payee. The hierarchy has a portion of the income allocated to the account and a bill. A purchase data with a retailer ... USE - Used for monitoring user account... Title Terms /Index Terms/Additional Words: USER; Class Codes Original Publication Data by AuthorityArgentinaPublication No. Inventor name & address:Thomas, Tracey R... Original Abstracts:The invention encourages users to not only pay themselves first, but to pay themselves first in the largest amounts possible, even if they are not able to fully pay outstanding debts. In general, the invention obtains information related to the user's income, income sources, user's debts (e.g., bills) and user's goals, then provides recommendations related to the prioritization of paying certain bills and the amount to pay for each bill based upon, for example, savings goals, minimum amounts due, due dates and available income. The invention also determines a payment hierarchy which includes transferring funds to the user's savings account prior to paying all or a portion of certain bills. The invention also monitors a consumer's purchasing activity based upon an... Claims:1. A method of allocating income to a user savings account and to payees and monitoring a consumer's purchasing activity, said method including:receiving user financial information, wherein said financial information includes at least one of user income information related to user income, user income source information related to user income sources, user debt information related to user debts to payees and user goal information related to user goals;providing at least one recommendation, wherein said recommendation includes suggestions for minimizing user debt payments and maximizing user savings;establishing a payment hierarchy based at least in part on said recommendation, wherein said payment hierarchy includes at least a portion of said user income allocated to said user savings account and a portion of said user income allocated to said user debts;acquiring user income;transferring at least a portion of said user income, based at least in part upon said payment hierarchy, to at least one of user savings account and payee;establishing and storing budget information;uploading purchase data including a retailer item identifier from a retailer system;accessing a remote processor...

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III. Text Search Results from Dialog (Full Text dbs)

A. Full-Text Databases – PATENT

File 348:EUROPEAN PATENTS 1978-200950
    (c) 2009 European Patent Office
File 349:PCT FULLTEXT 1979-2009/UB=20091210|UT=20091203
    (c) 2009 WIPO/Thomson

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Set     Items   Description
S1    1576579   (DEBT? OR BILL? ? OR CREDITCARD OR CREDIT OR PAYCHECK? OR
 PAY()CHECK?)(2N)(CONSOLIDAT? OR PLAN? ? OR PAY? OR ALLOCAT? OR DEDUCT?)

S2     151218   (AUTOMAT??? OR COMPUTER? OR SOFTWARE OR SYSTEM? ? OR ELECTRONIC? OR
 APPARATUS OR SMART (2N)PAY? OR USER? ? OR MICROPROCESS? OR PROGRAM? OR CPU? ? OR
DATA OR  PROCESS? OR EPAY? OR ECONSOLIDAT? OR SERVER? ? OR NODE? ? OR
NETWORK?)(5N)S1

S3      10660   (SAVINGS OR PERSONAL OR INTEREST()BEARING OR USER? ?)(2N)(ACCOUNT?
? OR  SETUP? ? OR SET()UP? ? OR DEPOSIT? ? OR FUND OR FUNDS OR SET()ASIDE? ?)

S4       1659   (HIERARCH? OR PRIORIT? OR ALLOCAT? OR APPORTION? OR ASSIGN? OR
RECOMMEND?  OR RANK? OR REDIRECT? OR TO()DIRECT OR DIRECTS OR DIRECTING OR
DETERIMIN? OR (PUT??? OR  PLAC?)(2W)(IN()ORDER) OR PARTIAL? ? OR MINIMI? OR MAXIMI?
OR ANALY?)(4N)(PAY? OR DEDUC?  OR REMAINDER? OR LEFTOVER? OR LEFT()OVER OR DISBURS?
OR REMITT? OR FUNDS OR PENALTIES OR  DEBTS OR BILLS OR SURPLUS? OR OVERAGE? OR
EXCESS? OR EARNINGS OR AMOUNT? ? OR DATES OR  GOAL? ? OR CREDITOR? OR BILLER? OR
INCOME)

S5        116   S3(12N)S4
S6        110   S5(F)S2
S7         54   S6 FROM 348,349
S8         56   S6 NOT S7
S9         38   S7 NOT AY>2004
S10        38   IDPAT (sorted in duplicate/non-duplicate order)
S11        37   IDPAT (primary/non-duplicate records only)
S12        37   S8 NOT PY>2004
S13        26   RD  (unique items)
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11/3K/35 (Item 35 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT

00456636

IMAGE PROCESSING NETWORK
RESEAU DE TRAITEMENTS D'IMAGES

Patent Applicant/Patent Assignee:

- **CUMMINS-ALLISON CORP**

Inventor(s):

- **JONES John E**
- **JONES William J**
- **JONES Paul A**
- **MENNIE Douglas U**
- **GAFRON Ronald M**

	Country	Number	Kind	Date
Patent	WO	9847100	A1	19981022
Application	WO	98US7443		19980413
Priorities	US	9743516		19970414

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)
AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY,
CA, CH, CN, CU, CZ, DE, DK, EE, ES, FI,
GB, GE, GM, GW, HU, ID, IL, IS, JP, KE,
KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU,
LV, MD, MG, MK, MN, MW, MX, NO, NZ, PL,
PT, RO, RU, SD, SE, SG, SI, SK, TJ, TM,
TR, TT, UA, UG, UZ, VN, YU, ZW, GH, GM,
KE, LS, MW, SD, SZ, UG, ZW, AM, AZ, BY,
KG, KZ, MD, RU, TJ, TM, AT, BE, CH, CY,
DE, DK, ES, FI, FR, GB, GR, IE, IT, LU,
MC, NL, PT, SE, BF, BJ, CF, CG, CI, CM,
GA, GN, ML, MR, NE, SN, TD, TG

Language Publication Language: English

Fulltext word count: 62652

Detailed Description:

...accounts. The business instructs the accounting system at the bank of the amounts to withdraw from the business's general account on the day of **payroll** and **credit** the employee **payroll** accounts. The outside accounting **system** can also provide direct deposits to employee accounts without actually issuing a check. Therefore, the employees have immediate use of their funds.

Businesses often maintain...step 10d. Step 10e is also described in greater detail below and can, for

example, consist of receiving the deposited amount in the form of **bills**, **allocating** it to a **savings account**, or receiving part of the deposit back in bills and crediting the remainder to a bank savings account. At step 1 Of, the user is...

Dialog eLink: Order File History

11/3K/27 (Item 27 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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00892300

METHODS AND APPARATUS FOR IMPLEMENTING FINANCIAL TRANSACTIONS
PROCEDES ET APPAREIL POUR LA MISE EN OEUVRE DE TRANSACTIONS FINANCIERES

Patent Applicant/Patent Assignee:

- **CASHEDGE INC**
  694 Tasman Drive, Militas, CA 95035; US; US(Residence); US(Nationality)

Inventor(s):

- **DILIP Venkatachari**
  11596 Cedar Spring Ct, Cupertino, CA 95014; US
- **DHEER Sanjeev**
  32 Springdale Road, Scarsdale, NX 10583; US

Legal Representative:

- **SPONSELLER Steve R(et al)(agent)**
  421 W. Riverside Avenue, Suite 500, Spokane, WA 99201; US

	Country	Number	Kind	Date
Patent	WO	200225534	A2	20020328
Application	WO	2001US27433		20010905
Priorities	US	2000665919		20000920

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)
AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,
BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ,

DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD,
GE, GH, GM, HR, HU, ID, IL, IN, IS, JP,
KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT,
LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ,
NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI,
SK, SL, TJ, TM, TR, TT, TZ, UA, UG, UZ,
VN, YU, ZA, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;
Language Publication Language: English

Filing Language: English

Fulltext word count: 11969

Detailed Description:

...the logic rules (applied by the analysis engine) may suggest a short term loan to cover the expenses, thereby avoiding a situation in which the **user** has insufficient funds to **pay bills** as they become due. Additionally, if the loan will only be required for a short period of time, the rules may suggest opening (or taking... ...Different debt logic rules may be applied depending on a user's opinions regarding debt. One user might use the majority of available assets to **pay** down **debts**, thereby minimizing the **user**'s level of debt. Another user might want to maintain a larger "cushion" of cash and only pay down debts if the available assets exceed... ...may be applied depending on a user's opinions regarding assets and debts. One user might prefer to use the majority of available assets to **pay** down **debts**, thereby minimizing the **user**'s level of debt.

Another user might want to maintain a larger "cushion" of cash and only pay down I 0 debts if the available...management system. In the example of Fig. 15, one recommendation 552 is shown - to transfer funds from the Wells Fargo Checking account into the Chase **Savings account**. A **recommended amount** to transfer 554 has also been identified.

If the recommendation is executed, the projected savings 556 over the next six months is $26. The reasoning...

Dialog eLink: Order File History

11/3K/17 (Item 17 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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01018988

SECURE DIGITAL ESCROW ACCOUNT TRANSACTIONS SYSTEM AND METHOD
SYSTEME ET PROCEDE DE TRANSACTIONS DE COMPTE DE GARANTIE BLOQUE NUMERIQUES ET SECURISEES

Patent Applicant/Patent Assignee:

- **DAVO FINANCIAL SERVICES LLC**
  102 Highland Avenue, Montclair, NJ 07042; US; US(Residence); US(Nationality)

Inventor(s):

- **BROWN Owen H**
  102 Highland Avenue, Montclair, NJ 07042; US
- **JOSEPH David Neal**
  104 Bergen Drive, Little Falls, NJ 07424; US

Legal Representative:

- **HELFGOTT Samson(et al)(agent)**
  Katten Muchin Zavis Rosenman LLP, 575 Madison Avenue, New York, NY 10022-2585; US

	Country	Number	Kind	Date
Patent	WO	200348996	A1	20030612
Application	WO	2002US38837		20021204
Priorities	US	200110340		20011205

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)
AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,
BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ,
DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD,
GE, GH, GM, HR, HU, ID, IL, IN, IS, JP,
KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT,
LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ,
NO, NZ, OM, PH, PL, PT, RO, RU, SD, SE,
SG, SK, SL, TJ, TM, TN, TR, TT, TZ, UA,
UG, UZ, VN, YU, ZA, ZM, ZW

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;
FI; FR; GB; GR; IE; IT; LU; MC; NL; PT;
SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;
Language Publication Language: English

Filing Language: English

Fulltext word count: 11253

Detailed Description:

...discipline to save small amounts of money over time, a proven method of saving money. If the service provider/bank offered the disclosed service to **deduct** an **allocatable** % from each transaction and funnel it into a **savings account** digitally for the businesses, a whole new avenue of income is provided for the bank by the disclosed robust system and method's functionality.

BRIEF...the ISO 8583 standard. Additionally, all communications can be encrypted using 3DES and digitally signed to prevent tampering, ensuring reliable escrow account transactions.

29
Known **electronic bill** presentment and **payment** (i.e. EBPP), long a key component of b-to-c transactions, with b-to-b transactions still largely handled by legacy, batchoriented methods, such...

Dialog eLink: Order File History

DIALOG(R)File 348: EUROPEAN PATENTS
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11/3K/4 (Item 4 from file: 348)
01815763

Deposits processing system
System zur Verarbeitung von Einzahlungen
Systeme de traitement de depots

Patent Assignee:

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  (Applicant designated States: all)

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Legal Representative:

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	Country	Number	Kind	Date	
Patent	EP	1480176	A2	20041124	(Basic)
Patent	EP	1480176	A3	20050413	
Application	EP	2004020151		19980413	
Priorities	US	43516	P	19970414	

Designated States:
DE; FR; GB; IT

Related Parent Numbers: Patent (Application):EP 1019869 (EP 98915542)

International Patent Class (V7): G07F-019/00; G07D-011/00; G07D-007/00**Abstract Word Count:** 118
NOTE: Figure number on first page: 2a
Language Publication: English
Procedural: English

Application: English

Fulltext Availability Available Text	Language	Update	Word Count
CLAIMS A	(English)	200448	1099
SPEC A	(English)	200448	59116
Total Word Count (Document A) 60215			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 60215			

Specification: ...accounts. The business instructs the accounting system at the bank of the amounts to withdraw from the business's general account on the day of **payroll** and **credit** the employee **payroll** accounts. The outside accounting **system** can also provide direct deposits to employee accounts without actually issuing a check. Therefore, the employees have immediate use of their funds.

Businesses often maintain... ...step 7010d. Step 7010e is also described in greater detail below and can, for example, consist of receiving the deposited amount in the form of **bills**, **allocating** it to a **savings account**, or receiving part of the deposit back in bills and crediting the remainder to a bank savings account. At step 7010f, the user is given...

Dialog eLink: Order File History

11/3K/31 (Item 31 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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00805486

SYSTEM AND METHOD FOR INTEGRATING INCOME DEDUCTION PAYMENT TECHNIQUES WITH INTERNET E-COMMERCE AND ANCILLARY SYSTEMS
SYSTEME ET PROCEDE D'INTEGRATION DE TECHNIQUES DE PAIEMENT DE DEDUCTION D'IMPOTS AU COMMERCE ELECTRONIQUE SUR INTERNET ET SYSTEMES ANNEXES

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Legal Representative:

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	Country	Number	Kind	Date
Patent	WO	200139077	A2	20010531
Application	WO	2000US32064		20001122
Priorities	US	99447512		19991123

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)
AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,
BR, BY, BZ, CA, CH, CN, CR, CU, CZ, DE,
DK, DM, DZ, EE, ES, FI, GB, GD, GE, GH,
GM, HR, HU, ID, IL, IN, IS, JP, KE, KG,
KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV,
MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ,
PL, PT, RO, RU, SD, SE, SG, SI, SK, SL,
TJ, TM, TR, TT, TZ, UA, UG, UZ, VN, YU,
ZA, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;
Language Publication Language: English
Filing Language: English
Fulltext word count: 23977

Claims:

...according to any of the preceding claims 41

57 A method for providing a bill payment service using income deduction tecImiques, the method comprising:configuring **bill payment** information using a graphical **user** interface in response to **user** input, wherein the **bill payment** information specifies a plurality of pay amounts paid to one or more payees;a deduction **server** receiving the **bill payment** information;the deduction **server** requesting an income deduction to an employer of the **user** in response to the,**bill payment** information, wherein. the **user** receives funds as income from the employer; the deduction server receiving at least a portion of the funds of the user from the employer in response torequesting the income deduction; andthe deduction server distributing funds to the one or more payees according to the **bill payment** information of the **user**.
58 The method of claim. 57, further comprising:

the deduction server transmitting a completion notification and statement to the user after distributing the funds to... ...preceding claims, further comprising:the deduction server sending a statement to the user afier the deduction server distributing funds to the payees according to the **bill payment** information of the **user**, wherein. the statement describes the distribution of funds to the payees.
62 The method of any of the preceding claims, further comprising:
the deduction server... ...behalf of the user's employer.40. The method of any of the preceding claims, wherein the employer is an employee leasing company.
68 A **system** for providing a **bill payment** service using income deduction tecliniques which perfornis a inethod according to any of the preceding claims 57
69 The system of clairri 68, wherein the **system** comprises:
a **bill payment**: service systein; anda deduction **server**;wherein the **bill payment** service **system** is operable to configure **bill payment** information using a grapli(inverted exclamation mark)cal user interface in response to **user** input, wherein the **bill payment** information specifies a plurality of payamounts paid to one or more payecs;wherein the deduction **server** is operable to receive the **bill payment** inforination; wherein the deduction **server** is further operable to request an incorne deduction to an employer of the **user** in response to the **bill payment** infonnation, wherein the **user** receives funds as income from the employer; wherein the deduction server is further operable to receive at least a portion of the funds of the... ...to requesting the income deduction; andwherein the deduction server is further operable to distribute funds to the one or more payees according to the **bill payment** information of the **user**.
70 A carrier medium comprising program instructions, wherein the program instructions are executable to peiform a method according to any of the preceding clainis 57...user interface in response to user input, wherein the credit information specifies one or more credit items and credit limits for the one or more **credit** items;
a **deduction server** receiving the credit information;issuing the one or more credit items to the user;1 0 the user using the one or more of the... ...one or more requests for payment.
86 The method of claim 85, further comprising:
the user completing a credit application for the one or more **credit** items; the **deduction server** issuing the one or more credit items to the user in response to approving the creditapplication for the user; andthe deduction server notifying... wherein, the destinations include a bill payment service; and46wherein the funds distributed to the bill payment service are distributed among one or more **payees** by the **bill payment** service in response to **user** input.103. The method of any of the preceding claims,wherein the destinations include one or more debit cards; andwherein the funds are added...
...user; and prioritizing the distribution of the funds among the one or more destinations in response to receiving thepriority for the destination of the **funds** from the **user**;wherein the **priority** for the distribution of **funds** among one or more of the one or more destinations includes a sequence in which the funds will be distributed among ...Internet Yes Yes No YesAccesstobalanceFiGo 9Bayment ervice210User subscribes to Si(inverted exclamation mark)(inverted exclamation mark)Payment service602**User** sets up future **billpayment** (s)6044 1Pedorm Deduction Server Send accumulationprocessing notification to User605 6121 tetermine if correct umulate deductionsount is received... ...to payeesaccording to budget 4 Yes614Deduction Server sendscompletion notification andstatement to User615 FIG, 10APayees optionally sendstatements to **User**616/17Rent Car Car **Payment Credit** Card AuctionRegistration Payment ItemPurchasePayee Walnut California DMV Ford Motor American Bill Smithnts Company ExpreSSTMAmount $925.00 $65.00 223.65... ...limit.672 676NoCredit card is used as astandard card. Credit lineNotify User of serves to cover deductionDenial shortages674 678 **User** generates **credit**balances between **pay Credit** usage generatesperiods debt to

vendor684 680Perform DeductionServer processing686 Deduction Server forwards@i moneys to vendorDetermine if correct 682amount is received688**Pay** off **credit** balance690**Deduction Server** sendscompletion notification andstatement to User692 FIGo 12ontro ane erv ces214Deduction CommunityCoordinator Services800 820Prioritize SpecializedDeductions Reporting...

Dialog eLink: <u>Order File History</u>

DIALOG(R)File 348: EUROPEAN PATENTS
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11/3K/5 (Item 5 from file: 348)
01807632

Online charging in a communications network
Online Gesprachsgebuhr in einem Kommunikationsnetz
Taxation d'appels en ligne dans un reseau de communication

Patent Assignee:

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	Country	Number	Kind	Date	
Patent	EP	1475947	A1	20041110	(Basic)

	Country	Number	Kind	Date
Application	EP	2003076426		20030507

Designated States:
AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;
FI; FR; GB; GR; HU; IE; IT; LI; LU; MC;
NL; PT; RO; SE; SI; SK; TR

Extended Designated States:
AL; LT; LV; MK

International Patent Class (V7): H04M-015/00; H04M-017/00**Abstract Word Count:** 115
NOTE: Figure number on first page: 2
Language Publication: English
Procedural: English
Application: English

Fulltext Availability Available Text	Language	Update	Word Count
CLAIMS A	(English)	200446	3679
SPEC A	(English)	200446	10507
Total Word Count (Document A) 14186			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 14186			

Specification: ...volume.

There is advantage associated with the prior art system in which a charging voucher is granted for each service flow and an amount of **credit** is **deducted** from the end **user**'s account or reserved in the end user's account for each charging voucher the OCS (12) grants. However, the problem still exists that when... ...voucher requested by the GGSN (8) for a service flow will not be granted and that service flow will be blocked, even if the end **user** still has **credit allocated** or reserved for other vouchers granted by the OCS which vouchers ensure the ongoing operation of their associated service flows.

According to a further embodiment... corresponding to one byte of data. Therefore, in this case the cache represents an amount of network resource, which the OCS (12) equates to an **amount** of credit **allocated** from or reserved in an end **user**'s **account**. The voucher expires on February 13, 2002 at 18.00 hours. The voucher has a conversion factor of 1.755 per kilobyte and references a... ...be the downloading of a movie. Therefore, in this case the cache represents an amount of network resource, which the OCS (12) equates to an **amount** of credit **allocated** from or reserved in an end **user**'s **account**. The voucher expires on February 13, 2002 at 19.00 hours. The voucher has a conversion factor of 123 per A event, 1350 for B... ...cache of 10 minutes of time. Therefore, in this case the cache represents an amount of network resource, which the OCS (12) equates to an **amount** of credit **allocated** from or reserved in an end **user**'s **account**. The voucher expires on February 14, 2002 at 18.00 hours. The voucher has a conversion factor of 0.3 per minute and references a...

Dialog eLink: <u>Order File History</u>

DIALOG(R)File 348: EUROPEAN PATENTS
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11/3K/10 (Item 10 from file: 348)
00499287

METHOD AND SYSTEM FOR REMOTE DELIVERY OF RETAIL BANKING SERVICES
VERFAHREN UND SYSTEM ZUR FERNVERTEILUNG FUR DEN
KLEINHANDELBANKVERKEHR
PROCEDE ET SYSTEME DE PRESTATION A DISTANCE DE SERVICES BANCAIRES DE
DETAIL

Patent Assignee:

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  (applicant designated states: AT;BE;CH;DE;DK;ES;FR;GB;GR;IT;LI;LU;NL;SE)

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Legal Representative:

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	Country	Number	Kind	Date	
Patent	EP	504287	A1	19920923	(Basic)
Patent	EP	504287	A1	19931222	
Patent	EP	504287	B1	19990721	
	WO	9109370		19910627	
Application	EP	91901390		19901210	
	WO	90US7153		19901210	

	Country	Number	Kind	Date
Priorities	US	448170		19891208

Designated States:
AT; BE; CH; DE; DK; ES; FR; GB; GR; IT;
LI; LU; NL; SE

International Patent Class (V7): G06F-017/60; G07F-007/10; H04M-017/02;
NOTE: No A-document published by EPO
Language Publication: English
Procedural: English
Application: English

Fulltext Availability Available Text	Language	Update	Word Count
CLAIMS B	(English)	9929	2662
CLAIMS B	(German)	9929	2704
CLAIMS B	(French)	9929	3257
SPEC B	(English)	9929	28351
Total Word Count (Document A) 0			
Total Word Count (Document B) 36974			
Total Word Count (All Documents) 36974			

Specification: ...easier way existed to perform these transactions. Unfortunately, the prior art discussed above does not provide any practical architecture for providing comprehensive banking services (including **paying** plural **bills** to **user** selected payees) in the home or office over standard dialup telephone lines via an ATM network.

According to a first aspect of the present invention...e.g., via a POS debit message passed over the ATM network) and electronically transfer the funds to a holding account or bank. The central **computer** then distributes the funds (**bill payments**) to the payees requested by the user.

ATM networks have been used for ATM use and more recently for point-of-sale (POS) uses. When...generally cannot receive money or make deposits through the terminal (unless an additional interface to a debit card or "smart card" is provided). The terminal **user** is, however, able to **pay** all **bills** (present and future or pay periodically), transfer funds (today and in future), obtain balance information, look forward and backward at statement activity (payments, deposits and... ...twenty-four hours a day. The list of payees the user selects can be anyone, not a preselected list as with the few cases where **users pay bills** from an ATM. The services are available when the user wants, where the user wants. His billpaying time is reduced and he need not contend... ...be paid during the day at the ATM machine and are then posted after the close of the banking day by the bank. The ORL **system** passes **bill payments** directly through the ATM interchange (in the form of point-of-sale transactions) for debit and credit of accounts on a real-time basis.

To... ...for example include payments for:

Users may review past payments and schedule future payments (e.g., timed to meet anticipated funds availability such as a **paycheck** or check deposit). **Users** may also have the system provided by the present invention automatically pay fixed, recurring payments, such as rent, mortgages, and installment loans.

The preferred embodiment new software or operating procedural changes at a user's bank.

Using an ATM **network**, the service provider **pays** customer **bills** by first debiting the **user**'s account at his network bank -- preferably by sending a POS debit message over the ATM network. Such standard POS messages not only permit the... ...in the user's bank). Payments are preferably processed immediately electronically, where feasible, either immediately or "warehoused" for a short time for transmittal with other **user** payments to a single **payee**. Otherwise **bills** are paid by paper check.

Electronic payments can be processed through an Automated Clearing House (ACH) system, (e.g., Federal Reserve) directly to a payee (point-to-point), or to the... ...to these accounts. Payees who may not otherwise have the capability to accept electronic payments may gain that capability. This reduces the payee's remittance **processing** costs and permits the **bill paying** service provider to make fewer, costly paper-based payments.

The cost of processing payments is relatively low in terms of equipment and communication costs. Most...network to a fault-tolerant computer which is in turn linked to a single bank or group of banks using the bank's ATM interchange **network** for the purpose of **bill payment** and funds transfer and balance inquiry and activity statement.

* A system architecture connected to a network of electronic switches and/or payees.

* Use of an online **computer** which **processes** customer **bill payments** and passes payee names and account information through the ATM interchange network to a user's bank for posting to his monthly statement;

* A system... ...each home banking user each time he "signs on" his terminal and/or distributed in other ways such as mass mailings which do not violate **user** confidentiality).

* Analysis of **bill payer payment** patterns for the purpose of directing online advertisements or messages targeted to differentiated groups of users.

* A terminal screen which permits targeted advertising (or messages......to the advertisement sponsor.

* A methodology of debits and credits for transferring of funds between banks using online remote terminals communicated through the ATM interchange **network**.

* A methodology for debit of **bill payments** using online, remote terminals communicated through the ATM interchange network.

* A methodology for use of an ATM interchange **network** for **payee** credits on **bills**.

* A remote terminal oriented **system** directed at the ATM user population for home, office or other remote location bill payment, funds transfer and account review.

* Deposit oriented financing for a remote terminal based **system** for **bill payment**, funds transfer and account review; and

* A cash incentive program for bills paid through a remote terminal based **system** for **bill payment**, funds transfer and account review.

The present invention extends the convenience of popular automated teller machine (ATM) type service to user (alternatively referred to as... ...drudgery of billpaying. The system provided by the present invention is a quick, extremely easy-to-use alternative to conventional payments. Initial testing indicates that **users** can **pay bills** in 25% of the time needed to **pay bills** conventionally. **Users** may preferably receive a unified monthly statement (from their bank) which consolidates and lists terminal-based transactions with conventional banking transactions (e.g., checks, ATM cash withdrawals, deposits, etc.).

Early home banking efforts discovered that **users** liked using the **systems** to **pay bills**. They had only limited interest in other bank and videotext services, so the present invention has reduced its delivery costs by specializing in billpaying. While of **bills minimizes** users float, and users may future date **funds** transfers to **maximize interest bearing** balances. Transferring **funds** between banks is possible with immediate debit or credit within one day (depending upon the ATM network clearing procedures). The present invention thus provides a...permits payee commands to be electronically transferred to other banks using the existing Federal Reserve electronic funds transfer system. The link with wholesalers and remittance **processors** 78 permits the **payment** of **bills** to a remittance center who in turn pays payees. The direct computer payee link 80 allows central computer 52 to contact individual desired payee computer...bank A account and a POS credit message directed to the bank B account and by then applying both of these messages to the ATM **network**. The service provider may **pay bills** by first determining the total amount of all of the bills to be paid at present, generating a POS debit message for application to the...50. First, users of remote terminals 54 may pay a relatively nominal charge (e.g., $4.00-$6.00 per month) for the capability of **paying bills electronically** from their home. **Users** may also be asked to pay a deposit charge for the terminal which may then be used by the service provider for finance system expansion... ...entities an appropriate fee the value of the services provided (while also in certain cases earning interest on the float on the funds used to **pay bills**). In addition to hardware, **software** and training limitations, conventional home banking systems have high cost structures. These costs must be passed along to users -- further inhibiting their demand. The invention...terminal user. This message may be directed to the user based on an analysis of the user's spending patterns (this information is extracted from **user bill payments** made through the terminal).

After receiving the advertisement, the user is presented (based on an analysis of his transactions history) with the opportunity to request... ...certain amount or who make average monthly credit card payments in excess of a certain amount. Central computer 52 may accumulate a long history of **user**'s **bill payments** and bank account balances and use this accumulated information (in conjunction with preferred information provided by the user when he registers for the home billpaying... ...user's name,

address, user account number at payee, payment application) stored on mass storage device 84. A confirmation message is displayed to the terminal **user** indicating that his request for **bill payment** has been received and logged by the central processor.

If a bill is to be paid today (and sufficient available funds are in the user... ...the funds to the source provider's account after close of business).

After payment authorization is received from the bank (through the ATM interchange), the **bill payment** enters the central **processor** 52 from the terminal, and a series of log and transaction ...are used to seeing at ATMs (e.g., transfer funds, get account information) as well as additional options not available on an ATM (e.g., **pay bills**). The **user** is then expected to press one of select keys 108 to select one of the four displayed options (the "Select One" prompt is preferably illuminated... ...option then has additional "suboptions" which are displayed sequentially after the user selects the desired main menu option (as will be explained shortly).

If the **user** selects the "**pay bill**" option (decision block 391), central **computer** 52 executes the "bill process routine" (block 392), a flow chart of which is shown in FIGURE 13.

Referring now to FIGURE 13, the "bill... ...electronically request funds to be debited from his bank account and used to pay bills to particular desired creditors on specified dates. Upon selecting the "**pay bill**" main menu option, bill **process** routine 392 may provide account balance information to the user by forming a standard account balance ATM or POS type message (or possibly using a...attempting to disburse more funds than he has available. The bill process routine 392 then controls remote terminal 54 to display a "submenu" providing the **user** with three options: **pay** new **bill**; review and correct **payments**; and exit **bill paying**. **Bill process** routine 392 then waits for the user to select one of the three options by depressing one of terminal select keys 108.

The user selections... ...510,514 are called in response. For example, if the user depresses the upper selection key 108 in the preferred embodiment (pointing to the option "**pay** new **bill**" or "**pay** another **bill** "), **bill process** routine 392 calls a further routine 506 called "bill pay" a detailed flow chart of exemplary program steps of which is set forth in FIGURES 14A-14C.

Referring now more particularly to FIGURES 14A-14C, the "**bill pay**" routine 506 **processes bill payments** by controlling remote terminal 54 to display a list of payees and also controlling the remote terminal to light up the prompts, the "Select One... ...mailings (or in certain cases by telephone) to provide, ahead of time, the names, addresses, account numbers, and other information specifying payees he wishes to **pay bills** to **electronically** (the **user** is also asked for other relevant account information for other services such as funds transfers). Generally, most people pay a vast majority of their monthly...will eventually add to a scheduled transaction log so that the payment will automatically be processed on the appropriate day (blocks 538-546). If the **user** wants to schedule **bill payment** for some other month, on the other hand, (decision block 548), central computer 52 may prompt the user by displaying month names three at a... ...month, and then obtains the day of the month from the user at block 560. Control then returns to bill process routine 392 so the **user** may either **pay** another **bill**, review existing bills constructed to be paid, or exit the bill paying function (block 562).

Referring now to FIGURE 14C, if the user wants the... ...be paid but does not want the bill to be paid today or at a date in the future, then central computer 52 permits the **user** to schedule periodic **bill payment** (decision block 564). To schedule periodic **bill payment**, central **computer** 52 controls terminal display 102 to display a prompt "start **paying bill** on" and then expects the **user** to fill in the month day and year that periodic bill paying is to begin (block 566).

A routine called CHKDATE is then called at...begin and end dates that have been encrypted (block 644) and the bill process routine shown FIGURE 13 is called (block 646) to provide the **user** with the option of **paying** an additional **bill**, reviewing the existing bills, or exit the bill paying function.

Referring once again to FIGURE 13, the user may select to review and correct bills... ...REVCOR routine 510 a flow chart of which is shown in FIGURES 17A-17C.

Referring now to FIGURES 17A-17C, the REVCOR routine allows the **user** to review and correct **bill paying** instructions inputted via the "billpaying" routine 506 described above. Upon selecting this review and correct option, central computer 52 sends a display to remote terminal...account maintained by the service provider at the service provider's or the user's bank (perhaps even debiting the funds directly to the ultimate **bill payee** in an account at the **user**'s bank). Central computer 52 then writes the output file to appropriate databases maintained on mass storage device 84 for payment processing. Thus, in the preferred embodiment, a single real-time user account debit request is generated, and that debit request representing the amount of the immediately scheduled **bill payment**. Central **computer** 52 then activates additional processes which make payments in the user-selected amount to the user-selected payees using electronic funds transfers (e.g., ACH... ...At this point, central computer 52 once again transmits the "main menu" display format for display on terminal display 102. On this main menu, the **user** may decide to **pay** additional **bills**, if desired (tested for by decision block 391), or he may decide to take advantage of other services such as transferring funds between accounts or...then logged to the output file for processing on the dates specified. This permits users, for example, to time transfers between accounts in order to **maximize** interest (such as moving **funds** into a non-**interest bearing** checking **account** at the latest possible date in order to meet a periodic mortgage payment).

Blocks 942-950 permit the user to select different ways to exit...

....

Dialog eLink: Order File History

11/3K/22 (Item 22 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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00963486

METHOD AND SYSTEM FOR MANAGING SPENDING THROUGH ACCOUNT ALLOCATION
PROCEDE ET SYSTEME DE GESTION DES DEPENSES PAR AFFECTATION A DES COMPTES

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	Country	Number	Kind	Date
Patent	WO	200297561	A2-A3	20021205
Application	WO	2002US15605		20020517
Priorities	US	2001870142		20010530

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)
AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,
BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ,
DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD,
GE, GH, GM, HR, HU, ID, IL, IN, IS, JP,
KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT,
LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ,
NO, NZ, OM, PH, PL, PT, RO, RU, SD, SE,
SG, SI, SK, SL, TJ, TM, TN, TR, TT, TZ,
UA, UG, UZ, VN, YU, ZA, ZM, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZM; ZW;

Detailed Description:

...funds. These services also provide a user the ability to perform on-line banking services with their respective financial institution. Thus, utilizing either of these **programs**, a **user** can provide **bill paying** options and account recordation ...an up-to-date record of his or her financial transactions. These transactions can include checks written, credit card bills paid, deposits to retirement accounts, **automatic bill payment** options, and tile like.

Both these programs also provide a rudimentary budgeting system that allows a user to see where his or her money is...0 groups of budgeted accounts. The method provides for the user to establish the accounts to be budgeted, which accounts are overlaid an actual monetary **account**. The **user** then establishes a preset spending **allocation amount** for each account. Each time the user makes a spending allocation for that particular account, the account reflects the amount spent and notifies the user...information with respect to payments authorized, checks cleared, and contributions made.

The method and system also provide the user the ability to make on-line **payments** for **bill payment** and the like. The **user** can **allocate** the **bill payments** from the various accounts established so that the user is aware of the allocation of resources amongst the ... decisions by forming an environment where the user spends from traditional "expense" accounts as though they were individual spending or bank accounts. Thus, when a **user** receives **funds**, such as cash, the **user allocates** those **funds** by depositing them into **user** defined spending **accounts** or envelopes.

BRIEF DESCRIPTION OF THE DRAWINGS
The foregoing and other features of the present invention will become more fully apparent from the following description...decisions by forming an environment where the user spends from traditional "expense" accounts as though they were individual spending or bank accounts. Thus, when a **user** receives **funds**, such as cash, the **user allocates** those **funds** by depositing them into **user**-defined spending **accounts** or envelopes. When funds are spent, the user spends from defined spending envelope. This allocation enables the user to see in real time the impact...tracking, and trimming. The features also include automatic bank and credit card account tracking and reconciliation in conjunction with the accounts managed, as well as **automatic** on-line I 0 **bill pay** from the various expense categorizations. Another feature includes on-line bill presentment where desired, as well as e-mail payment ability, point-of-sales tools...track set-up performs act ivities in an automated fashion on behalf of the user as previously defined. The full track set-up allows the **user** to set up on-line **bill payment** as well as the ability to manipulate any default category available in the auto set-up mode. The full track set-up also allows the...basis that are Incurred in securing food and other grocery items. As such, the user may select this as a fixed account or a variable **account**. The **user** then provides an **Amount Allocation** as shown in Figure 3. The **amount allocated** is then the ceiling to which the user is able to draw from this account. The account shows the ongoing cash balance in the account...

Dialog eLink: <u>Order File History</u>

00938103

SYSTEM AND METHOD FOR PROVIDING A REAFFIRMATION CREDIT CARD INCLUDING AN INCREASING CREDIT LIMIT
SYSTEME ET PROCEDE D'ETABLISSEMENT D'UNE REAFFIRMATION DE CARTE DE CREDIT COMPRENANT UNE AUGMENTATION DE LA LIMITE DE CREDIT

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	Country	Number	Kind	Date
Patent	WO	200271190	A2-A3	20020912
Application	WO	2002US6571		20020304

	Country	Number	Kind	Date
Priorities	US	2001796461		20010302

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)
AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,
BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ,
DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD,
GE, GH, GM, HR, HU, ID, IL, IN, IS, JP,
KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT,
LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ,
NO, NZ, OM, PH, PL, PT, RO, RU, SD, SE,
SG, SI, SK, SL, TJ, TM, TN, TR, TT, TZ,
UA, UG, US, UZ, VN, YU, ZA, ZM, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;
Language Publication Language: English

Filing Language: English

Fulltext word count: 8441

Claims:

...a credit limit, said method comprising:
transferring the outstanding debt into the pre-existing debt account record; receiving a payment to the
reaffirmation credit card **account** from the **user**; **allocating** the **payment** between the **credit** line
account and the preexisting debt account based on predetermined allocation criteria; andincreasing the
amount of available credit in the credit line account... ...to the programming instructions, configured
to:transfer the outstanding debt into the pre-existing debt accountrecord;receive a payment to the
reaffirmation credit card **account** from theuser; **allocate** the **payment** between the **credit** line account
and the preexisting debt account based on predetermined allocation criteria; andincrease the amount of
available credit in the credit line account received payment to the preexisting debt account record;
andallocate a remainder of the received **payment** to the **credit** account record.
18 The **computer** of claim 16, wherein the predetermined allocation
criteria include applying predetermined proportions of the received payment to the pre-existing debt and
the credit line... ...system comprising:means for transferring the outstanding debt into the pre-existing
debtaccount record;means for receiving a payment to the reaffirmation credit card **account**from the
user;means for **allocating** the **payment** between the **credit** line account and thepre-existing debt

account based on predetermined allocation criteria; andmeans for increasing the amount of available credit in the credit... ...existing debt account record and the credit line account record;the pre-existing debt account record; andmeans for allocating a remainder of the received **payment** to the **credit**account record.

28 A **system** according to claim 26, wherein the predetermined

allocation criteria include applying predetermined proportions of the received payment to the pre-existing debt and the credit... ...a pre-existing debt account record;transferring the outstanding debt into the pre-existing debt account record; receiving a payment to the reaffirmation credit card **account** from the **user**; **allocating** the **payment** between the reaffirmation credit card account andthe pre-existing debt account based on predetermined allocation criteria; and increasing the amount of available credit in ...

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11/3K/20 (Item 20 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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00967928

PERSONAL COMMUNICATIONS SYSTEM AND METHOD
SYSTEME ET PROCEDE DE COMMUNICATIONS PERSONNELLES

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Patent Applicant/Inventor:

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Legal Representative:

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	Country	Number	Kind	Date
Patent	WO	2002102029	A2-A3	20021219

	Country	Number	Kind	Date
Application	WO	2002US16571		20020607
Priorities	US	2001876049		20010608

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)
AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,
BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ,
DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD,
GE, GH, GM, HR, HU, ID, IL, IN, IS, JP,
KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT,
LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ,
NO, NZ, OM, PH, PL, PT, RO, RU, SD, SE,
SG, SI, SK, SL, TJ, TM, TN, TR, TT, TZ,
UA, UG, US, UZ, VN, YU, ZA, ZM, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;
Language Publication Language: English

Filing Language: English

Fulltext word count: 14513

Detailed Description:

...the interface unit may be equipped with a lock and/or a smart card reader for reading authorization codes, which, for example, may be a **user**'s telephone **account** number.

In order to **minimize** a -user's **bills**, all calls into a household may be made through the interface unit of the invention. This will alleviate the need to connect the user@ s...number, thereby alleviating -1 8 the need to connect the hard-wired telephones. in his hometo a local exchange carrier or other public-switched telephone **network**. Instead of **paying** two telephone **bills** at the end of the month (e.g., one to a Baby Bell and one to a cellular carrier), the **user** will therefore be able to **consolidate** his **bill** by **paying** only one wireless charge. As the cost of wireless services becomes cheaper, it is readily apparent that the invention will provide an efficient and cost...

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11/3K/12 (Item 12 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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01252352

A METHOD AND SYSTEM FOR FACILITATING TRANSACTIONS
PROCEDE ET SYSTEME POUR FACILITER DES TRANSACTIONS

Patent Applicant/Patent Assignee:

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	Country	Number	Kind	Date
Patent	WO	200559693	A2-A3	20050630
Application	WO	2004US41653		20041214

	Country	Number	Kind	Date
Priorities	US	2003737385		20031216

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)
AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG;
BR; BW; BY; BZ; CA; CH; CN; CO; CR; CU;
CZ; DE; DK; DM; DZ; EC; EE; EG; ES; FI;
GB; GD; GE; GH; GM; HR; HU; ID; IL; IN;
IS; JP; KE; KG; KP; KR; KZ; LC; LK; LR;
LS; LT; LU; LV; MA; MD; MG; MK; MN; MW;
MX; MZ; NA; NI; NO; NZ; OM; PG; PH; PL;
PT; RO; RU; SC; SD; SE; SG; SK; SL; SM;
SY; TJ; TM; TN; TR; TT; TZ; UA; UG; US;
UZ; VC; VN; YU; ZA; ZM; ZW;

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;
FI; FR; GB; GR; HU; IE; IS; IT; LT; LU;
MC; NL; PL; PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] BW; GH; GM; KE; LS; MW; MZ; NA; SD; SL;
SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;
Language Publication Language: English

Filing Language: English

Fulltext word count: 11876

Detailed Description:

...server of Figure 3 in making payment from an account with a bank.

[0033] Figure 12 shows a flow diagram of the operation of the **server** of Figure 3 in making **payment** by **credit** card.

[0034] Figure 13 shows a flow diagram of the operation of the server of Figure 3 in making payment from an account with a... ...a second party user and various descriptors which have been developed in the course of a relationship between the artificial personality and the second party **user**; client **account** information, which identifies various client accounts from which payments can be made; **payee** information which **directs** how various forms of **payment** to a user should be directed; an account summary, which includes records of previous transactions and the balance of an account with the trusted third...

Dialog eLink: <u>Order File History</u>

00907014

METHODS AND SYSTEMS FOR JOB-BASED ACCOUNTING
PROCEDES ET SYSTEMES DE COMPTABILISATION FONDEE SUR LE TRAVAIL

Patent Applicant/Patent Assignee:

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  US(Nationality)

Inventor(s):

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- **THOMAS Nicholas A**
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- **ROSNER Warren M**
  1897 West Town Meadows Court, South Jordan, UT 84095; US

Legal Representative:

- **JOHNSON Christopher L(et al)(agent)**
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  US

	Country	Number	Kind	Date
Patent	WO	200241099	A2-A3	20020523
Application	WO	2001US25799		20010817
Priorities	US	2000226187		20000818
	US	2001829364		20010409

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)
AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,

BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ,
DE, DK, DM, DZ, EE, ES, FI, GB, GD, GE,
GH, GM, HR, HU, ID, IL, IN, IS, JP, KE,
KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU,
LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO,
NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK,
SL, TJ, TM, TR, TT, TZ, UA, UG, UZ, VN,
YU, ZA, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;
Language Publication Language: English
Filing Language: English
Fulltext word count: 13494

Detailed Description:

...funds. These services also provide a user the ability to perform on-line banking services with their
respective financial institution. Thus, utilizing either of these **programs**, a **user** can provide **bill paying**
options and account recordation of transactions performed by the bank without having to receive an end-
of-month financial statement from the financial institution. This ... ...an up-to-date record of his or her
financial transactions. These transactions can include checks '"Titten, credit card bills paid, deposits to
retirement accounts, **automatic bill payment** options, and the like.

Both these programs also provide a rudimentary budgeting system that allows a user to see where his or
her money is to be budgeted, which accounts are overlaid an actual monetary **account**. The **user** then
establishes a preset spending **allocation amount** for each account. Each time the user makes a spending
allocation for that particular account, the account reflects the amount spent and notifies the user...
...decisions by forming an environment where the user spends from traditional "expense" accounts as
though they were individual spending or bank accounts. Thus, when a **user** receives **funds**, such as cash,
the **user allocates** those **funds** by depositing them into **user** defined spending **accounts** or envelopes.

Some embodiments of the present invention provide a job-based method and
system for managing business resources through allocation of the resources among... ...accurate, up-to-
the-minute information with respect to payments authorized, checks cleared, and deposits made. An
embodiment of the present invention also lets the **user** 1 0 **pay bills** on-line using the various virtual
spending accounts in conjunction with the actual accounts.

Hence, a method and system is provided for simplified and intuitive...such modules or applications might include: applications that provide for automatic bank and credit card account tracking and reconciliation; applications that provide for on-line **bill payment** (both **automatic** and **user** -instigated); applications that allow bills to be presented on-line; applications that let a user make payments via e-mail; applications that provide point-of...accurate., up-to-the-minute information with respect to payments authorized, checks cleared, and deposits made. An embodiment of the present invention also lets the **user pay bills** on-line using the various virtual spending accounts. If desired, the user 1 0 can go off-line to perform a transaction and then update...accurate, up-to-the-minute information with respect to payments authorized, checks cleared, and deposits made. An embodiment of the present invention also lets the **user pay bills** on-line using the various virtual spending accounts.

Referring back to Figure 4, income 48 and outgo 50 may come from and go to various...tracking, and trimming. The features also include automatic bank and credit card account tracking and reconciliation in conjunction with the accounts managed, as well as **automatic** on-line **bill pay** from the various expense categorizations. Another feature includes on-line bill presentment where desired, as well as e-mail payment ability, point-of-sales tools... ...auto track set-up performs activities in an automated fashion on behalf of the user as previously defined. The full track set-up allows the **user** to set up on-line **bill payment** as well as the ability to manipulate any default category available in the auto set-up mode.

The fall track set-up also allows the...basis that are incurred in securing food and other grocery items. As such, the user may select this as a fixed account or a variable **account**. The **user** then provides an **Amount Allocation** as shown in Figure 9e. The **amount allocated** is then the ceiling to which the user is able to draw from this account. The account shows the ongoing cash balance in the account...

?

File 485:Accounting & Tax DB 1971-2010/Apr W1
    (c) 2010 ProQuest Info&Learning
File 625:American Banker Publications 1981-2008/Jun 26
    (c) 2008 American Banker
File 268:Banking Info Source 1981-2010/Apr W1
    (c) 2010 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2008/Jul 07
    (c) 2008 Bond Buyer
File 267:Finance & Banking Newsletters 2008/Sep 29
    (c) 2008 Dialog
File 637:Journal of Commerce 1986-2010/Apr 10
    (c) 2010 UBM Global Trade
File 608:MCT Information Svc. 1992-2010/Apr 14
    (c) 2010 MCT Information Svc.
File 15:ABI/Inform(R) 1971-2010/Apr 13
    (c) 2010 ProQuest Info&Learning
File   9:Business & Industry(R) Jul/1994-2010/Apr 13
    (c) 2010 Gale/Cengage
File 610:Business Wire 1999-2010/Apr 14
    (c) 2010 Business Wire.
File 810:Business Wire 1986-1999/Feb 28
    (c) 1999 Business Wire
File 275:Gale Group Computer DB(TM) 1983-2010/Mar 05
    (c) 2010 Gale/Cengage
File 624:McGraw-Hill Publications 1985-2010/Apr 13
    (c) 2010 McGraw-Hill Co. Inc
File 621:Gale Group New Prod.Annou.(R) 1985-2010/Feb 24
    (c) 2010 Gale/Cengage
File 636:Gale Group Newsletter DB(TM) 1987-2010/Mar 11
    (c) 2010 Gale/Cengage
File 613:PR Newswire 1999-2010/Apr 14
    (c) 2010 PR Newswire Association Inc
File 813:PR Newswire 1987-1999/Apr 30
    (c) 1999 PR Newswire Association Inc
File 16:Gale Group PROMT(R) 1990-2010/Apr 13
    (c) 2010 Gale/Cengage
File 160:Gale Group PROMT(R) 1972-1989
    (c) 1999 The Gale Group
File 634:San Jose Mercury Jun 1985-2010/Apr 11
    (c) 2010 San Jose Mercury News
File 148:Gale Group Trade & Industry DB 1976-2010/Apr 10
    (c) 2010 Gale/Cengage
File 20:Dialog Global Reporter 1997-2010/Apr 12

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Set     Items   Description
S1    1576579   (DEBT? OR BILL? ? OR CREDITCARD OR CREDIT OR PAYCHECK? OR
 PAY()CHECK?)(2N) (CONSOLIDAT? OR PLAN? ? OR PAY? OR ALLOCAT? OR DEDUCT?)

S2     151218   (AUTOMAT??? OR COMPUTER? OR SOFTWARE OR SYSTEM? ? OR ELECTRONIC? OR
 APPARATUS OR SMART (2N)PAY? OR USER? ? OR MICROPROCESS? OR PROGRAM? OR CPU? ? OR
DATA OR  PROCESS? OR EPAY? OR ECONSOLIDAT? OR SERVER? ? OR NODE? ? OR
NETWORK?)(5N)S1

S3      10660   (SAVINGS OR PERSONAL OR INTEREST()BEARING OR USER? ?)(2N)(ACCOUNT?
? OR  SETUP? ? OR SET()UP? ? OR DEPOSIT? ? OR FUND OR FUNDS OR SET()ASIDE? ?)

S4       1659   (HIERARCH? OR PRIORIT? OR ALLOCAT? OR APPORTION? OR ASSIGN? OR
RECOMMEND?  OR RANK? OR REDIRECT? OR TO()DIRECT OR DIRECTS OR DIRECTING OR
DETERIMIN? OR (PUT??? OR  PLAC?)(2W)(IN()ORDER) OR PARTIAL? ? OR MINIMI? OR MAXIMI?
OR ANALY?)(4N)(PAY? OR DEDUC?  OR REMAINDER? OR LEFTOVER? OR LEFT()OVER OR DISBURS?
OR REMITT? OR FUNDS OR PENALTIES OR  DEBTS OR BILLS OR SURPLUS? OR OVERAGE? OR
EXCESS? OR EARNINGS OR AMOUNT? ? OR DATES OR  GOAL? ? OR CREDITOR? OR BILLER? OR
INCOME)

S5        116   S3(12N)S4
S6        110   S5(F)S2
S7         54   S6 FROM 348,349
S8         56   S6 NOT S7
S9         38   S7 NOT AY>2004
S10        38   IDPAT (sorted in duplicate/non-duplicate order)
S11        37   IDPAT (primary/non-duplicate records only)
S12        37   S8 NOT PY>2004
S13        26   RD  (unique items)
```

13/3,K/19 (Item 1 from file: 634)
DIALOG(R)File 634: San Jose Mercury

11706118

PUTTING FAMILY INVESTMENTS ON AUTO-PILOT IS OK TO A POINT

San Jose Mercury News (SJ) - Thursday, July 25, 2002
By: LARRY MAGID column
Edition: Morning Final **Section:** Personal Technology **Page:** 2E
Word Count: 833

Text:

```
In September 2000, I recommended that families use
```

```
automatic payment systems not only to pay their
bills but also to fund their savings and investment
plans. To some extent, that advice still stands, but based on a recent
analysis of my own investment plans, it's also clear...
```

13/3,K/16 (Item 2 from file: 621)
DIALOG(R)File 621: Gale Group New Prod.Annou.(R)

02854361   **Supplier Number: 72988273 (USE FORMAT 7 FOR FULLTEXT)**
EDS Delivers Web-Enabled Billing and Payment Convenience to Utilities Industry.

PR Newswire , p 7491
April 9 , 2001
Language: English   **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 697
-
```
...EDS) proven ability to deliver capabilities that help companies remain
competitive and strengthen customer relationships by providing Web-enabled
services -- this time through a new electronic bill
presentment and payment (EBPP) system.
        Customers that rely on Alliant Energy for electric, natural gas,
water and steam services now have the convenience and security of
OpenBill(SM) Express to receive and pay their bills on line.
The system, launched last fall, was implemented for Madison,
Wisconsin-based Alliant Energy in 57 days -- beating the EDS 60-day
implementation commitment.
        EBPP can dramatically cut the cost of preparing and presenting
bills and payment processing -- representing a
significant cost saving opportunity for billers.  Alliant Energy projects
that 18 percent of its more than one million customers nationwide will be
taking...

...the robust functionality of the OpenBill Express system and is the
foundation from which a range of biller-specific features, such as online
dispute processing, user and account hierarchy, early
payment discounts and workflow processing, can be built.  EBPP
industry watchers project a 41 percent increase in business-to- business
invoice presentment over the Internet and...
```

13/3,K/15 (Item 1 from file: 621)
DIALOG(R)File 621: Gale Group New Prod.Annou.(R)

02928654   **Supplier Number:** 76467636 **(USE FORMAT 7 FOR FULLTEXT)**
Yahoo! Reports Second Quarter 2001 Financial Results; Company Posts $182.2 Million in Revenue and $8.7 Million in Pro-Forma Net Income.

Business Wire , p 0423
July 11 , 2001
Language: English   **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 5437
-
...the Web,
        according to a custom category report from Media Metrix (May
        2001) and launched a new, free service that allows consumers
        to track and **analyze** their monthly **income** and
expenses. The
        Expense Manager is integrated with Yahoo! Online **Account**
        Access, enabling **users'** budgets to be automatically updated
        with their financial account data – the first application to
        be built on top of account aggregation **data.**
        -- During the second quarter, Yahoo! **Bill Pay** active
subscriber
        count was up 53% over the first quarter of 2001.
        -- Yahoo! FinanceVision was rated the No. 1 streaming financial
        news site on the...

13/3,K/25 (Item 1 from file: 20)
DIALOG(R)File 20: Dialog Global Reporter
(c) 2010 Dialog. All rights reserved.

34502525 (USE FORMAT 7 OR 9 FOR FULLTEXT)
The Check's No Longer In the Mail

Leslie Walker
TECHNEWS.COM
March 18, 2004
Journal Code: WETQ   **Language:** English   **Record Type:** FULLTEXT
Word Count: 1043
(USE FORMAT 7 OR 9 FOR FULLTEXT)
...other involves consolidation, in which banks and portals let consumers
pay multiple bills in one place. Typically a bank or portal withdraws the
money from **users'** checking **accounts** and deposits it on their
behalf in each **biller's** account. Many **analysts** believe the
consolidation model will eventually prevail because it streamlines the
messy process of making multiple payments.
     Although AOL takes a consolidator approach, it does...

...the passwords; Yodlee does. The five-year-old financial software firm

has a lot of experience working with big banks and said it encrypts
password **data.**
     AOL **Bill Pay** still seems a bit buggy to me, perhaps
because it hands you off to so many Web sites to make payments. During my
trial it...
...those e-mails have been authenticated and are not from fraudsters. For
now, the color code works only with version 9.0 of AOL's **software.**
     AOL **Bill Pay** seems simpler than a rival service from my
bank, Bank of America, which has been an industry leader, reporting 7.2
million active online bill...

13/3,K/2 (Item 1 from file: 625)
DIALOG(R)File 625: American Banker Publications

0260270
Aggregation Gaining Converts, If Not Fees

American Banker - September 21, 2001 ; Pg. 11A ; Vol. 166 , No. 183
Document Type: Journal **Language:** English **Record Type:** Fulltext
Word Count: 2,097

Byline:
BY LAUREN WEBER

Text:
...in reverse."
     By using My Citi to monitor his checking account, he keeps his balance
as
close to zero as possible so that he can **maximize** the **income**
from his **interest-**
bearing accounts, he said.
     He also said he has arranged his finances in order to avoid paying
fees, to
Citibank or other vendors. Though Yodlee lets **users pay**
bills electronically
through several fee-based vendors, Mr. Allard-Mendelson instead goes
directly to
the providers' sites - such as Verizon Communications Inc.'s - to pay his
utility...

?

IV. Text Search Results from Dialog (Abstract dbs)

A. Abstract Databases -- Patent

File 347:JAPIO Dec 1976-2009/Nov(Updated 100228)
   (c) 2010 JPO & JAPIO
File 350:Derwent WPIX 1963-2010/UD=201019
   (c) 2010 Thomson Reuters

```
Set      Items    Description
S1      28175    (DEBT? OR BILL? ? OR CREDITCARD OR CREDIT OR PAYCHECK? OR
 PAY()CHECK?)(2N) (CONSOLIDAT? OR PLAN? ? OR PAY? OR ALLOCAT? OR DEDUCT?)

S2       4730    (AUTOMAT??? OR COMPUTER? OR SOFTWARE OR SYSTEM? ? OR ELECTRONIC? OR
 APPARATUS OR SMART (2N)PAY? OR USER? ? OR MICROPROCESS? OR PROGRAM? OR CPU? ? OR
DATA OR  PROCESS? OR EPAY? OR ECONSOLIDAT? OR SERVER? ? OR NODE? ? OR
NETWORK?)(5N)S1

S3         66    (SAVINGS OR PERSONAL OR INTEREST()BEARING OR USER? ?(2W)OWN
 )(2N)(ACCOUNT? ? OR SETUP? ? OR SET()UP? ? OR DEPOSIT? ? OR FUND OR FUNDS OR
SET()ASIDE?  ?)

S4        248    (HIERARCH? OR PRIORIT? OR ALLOCAT? OR APPORTION? OR ASSIGN? OR
RECOMMEND?  OR RANK? OR REDIRECT? OR TO()DIRECT OR DIRECTS OR DIRECTING OR
DETERIMIN? OR (PUT??? OR  PLAC?)(2W)(IN()ORDER) OR PARTIAL? ? OR MINIMI? OR MAXIMI?
OR ANALY?)(4N)(PAY? OR DEDUC?  OR REMAINDER? OR LEFTOVER? OR LEFT()OVER OR DISBURS?
OR REMITT? OR FUNDS OR PENALTIES OR  DEBTS OR BILLS OR SURPLUS? OR OVERAGE? OR
EXCESS? OR EARNINGS OR AMOUNT? ? OR DATES OR  GOAL? ? OR CREDITOR? OR BILLER? OR
INCOME)

S5          9    S4 AND S3
S6          9    S5 FROM 347,350
S7          8    S6 NOT AY>2004
S8        237    USER? ?(2N)ACCOUNT? ?
S9         17    S8(S)S4
S10        10    S9 NOT S7
S11        10    S10 FROM 347,350
S12         9    S11 NOT AY>2004
S13         0    S12(S)S3
```

7/3,K/6 (Item 6 from file: 350)
DIALOG(R)File 350: Derwent WPIX

0014716565 *Drawing available*
WPI Acc no: 2005-064182/200507
Related WPI Acc No: 2001-335420; 2001-580591; 2001-596862; 2001-611049; 2002-049594; 2002-113963; 2003-149219; 2003-417656; 2004-449593; 2004-831963; 2005-019822; 2005-019823; 2005-029228; 2005-029359; 2005-029590; 2005-029591; 2005-037116; 2005-037117; 2005-037118; 2005-037178; 2005-037179; 2005-037615; 2005-037616; 2005-037617; 2005-037909; 2005-056148; 2005-063282; 2005-063894; 2005-078280; 2005-078761; 2005-078792; 2005-079035; 2005-090103; 2005-090133; 2005-194839; 2005-201472; 2005-201872; 2005-210895; 2005-210902; 2005-210903; 2005-210904; 2005-221026; 2005-231149; 2005-231151; 2005-272056; 2005-303828; 2005-520463; 2005-541003; 2005-570063; 2005-570564; 2005-570565; 2005-570566; 2005-570567; 2005-570568; 2005-604276; 2005-674248; 2005-778198; 2006-116016; 2006-222138; 2006-290844; 2006-290931; 2006-340452; 2006-340530; 2006-509988; 2007-053043; 2007-089954; 2007-197709; 2007-431218; 2007-456526; 2007-505159; 2007-542917; 2007-542918; 2007-558688; 2007-699991; 2007-773636; 2008-A72285; 2008-A72465; 2008-B36934; 2008-B38701; 2008-B50145; 2008-C34618; 2008-C45496; 2008-C45501; 2008-E20460; 2008-E20812; 2008-E81770; 2008-E97608; 2008-H26914; 2008-K39515; 2008-K89983; 2009-G67617; 2009-G88017; 2009-J18257; 2009-N12562; 2009-R93378

User account monitoring method, involves uploading purchase data with retailer item identifier from retailer system, and accessing remote processor to standardize data to correlate budgeted item with purchased item

Patent Assignee: AMERICAN EXPRESS TRAVEL RELATED SERVICES (AMXA)
Inventor: FERRELL R R; THOMAS T R

Patent Family (1 patents, 1 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
US 20040254835	A1	20041216	US 2000246208	P	20001106	200507	B
			US 2001279817	P	20010329		
			US 2001836213	A	20010417		
			US 200110947	A	20011106		
			US 2004542716	P	20040206		
			US 2004552857	P	20040311		
			US 2004710779	A	20040802		

Priority Applications (no., kind, date): US 2000246208 P 20001106; US 2001279817 P 20010329; US 2001836213 A 20010417; US 200110947 A 20011106; US 2004542716 P 20040206; US 2004552857 P 20040311; US 2004710779 A 20040802

				Patent Details of application	US 200110947
Patent Number	**Kind**	**Lan**	**Pgs**	**Draw** Related to Provisional **Filing Notes** US 2004542716
US 20040254835	A1	EN	42	16	**Related to Provisional** US 2004552857
					Related to Provisional US 2001279817
					C-I-P of application US 2001836213

Alerting Abstract ...NOVELTY - The method involves establishing a **payment hierarchy** based on a **recommendation**. A portion of a user income is transferred to a user saving account and **payee**. The **hierarchy** has a portion of the **income allocated** to the account and a bill. A purchase data with a retailer item identifier is uploaded from a retailer system. A remote processor is accessed... Original Publication Data by AuthorityArgentina**Publication No.** ...**Original Abstracts:**outstanding debts. In general, the invention obtains information related to the user's income, income sources, user's debts (e.g., bills) and user's **goals**, then provides **recommendations** related to the **prioritization** of **paying** certain **bills** and the amount to pay for each bill based upon, for example, savings goals, minimum amounts due, due dates and available income. The invention also determines a **payment hierarchy** which includes transferring **funds** to the user's **savings account** prior to paying all or a portion of certain bills. The invention also monitors a consumer's purchasing activity based upon an established budget. **Claims:1**. A method of **allocating income** to a user **savings account** and to payees and monitoring a consumer's purchasing activity, said method including:receiving user financial information, wherein said financial information includes at least one... ... user income source information related to user income sources, user debt information related to user debts to payees and user goal information related to user **goals**;providing at least one **recommendation**, wherein said recommendation includes suggestions for **minimizing** user debt **payments** and **maximizing** user savings;establishing a **payment hierarchy** based at least in part on said **recommendation**, wherein said **payment hierarchy** includes at least a portion of said user **income allocated** to said user **savings account** and a portion of said user **income allocated** to said user **debts**;acquiring user income;transferring at least a portion of said user income, based at least in part upon said **payment hierarchy**, to at least one of user **savings account** and payee;establishing and storing budget information;uploading purchase data including a retailer item identifier from a retailer system;accessing a remote processor to standardize...

B. Abstract Databases – NON-PATENT

File 35:Dissertation Abs Online 1861-2010/Mar
    (c) 2010 ProQuest Info&Learning
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
    (c) 2002 Gale/Cengage
File 65:Inside Conferences 1993-2010/Mar 18
    (c) 2010 BLDSC all rts. reserv.
File   2:INSPEC 1898-2010/Apr W1
    (c) 2010 The IET
File 474:New York Times Abs 1969-2010/Apr 14
    (c) 2010 The New York Times
File 475:Wall Street Journal Abs 1973-2010/Apr 14
    (c) 2010 The New York Times
File 99:Wilson Appl. Sci & Tech Abs 1983-2010/Feb
    (c) 2010 The HW Wilson Co.
File 256:TecTrends 1982-2010/Apr W2
    (c) 2010 Info.Sources Inc. All rights res.
File 139:EconLit 1969-2010/Mar
    (c) 2010 American Economic Association
File 169:Insurance Periodicals 1984-1999/Nov 15
    (c) 1999 NILS Publishing Co.

```
Set      Items    Description
S1       28175    (DEBT? OR BILL? ? OR CREDITCARD OR CREDIT OR PAYCHECK? OR
 PAY()CHECK?)(2N) (CONSOLIDAT? OR PLAN? ? OR PAY? OR ALLOCAT? OR DEDUCT?)

S2        4730    (AUTOMAT??? OR COMPUTER? OR SOFTWARE OR SYSTEM? ? OR ELECTRONIC? OR
 APPARATUS OR SMART (2N)PAY? OR USER? ? OR MICROPROCESS? OR PROGRAM? OR CPU? ? OR
DATA OR  PROCESS? OR EPAY? OR ECONSOLIDAT? OR SERVER? ? OR NODE? ? OR
NETWORK?)(5N)S1

S3          66    (SAVINGS OR PERSONAL OR INTEREST()BEARING OR USER? ?(2W)OWN
 )(2N)(ACCOUNT? ? OR SETUP? ? OR SET()UP? ? OR DEPOSIT? ? OR FUND OR FUNDS OR
SET()ASIDE?  ?)

S4         248    (HIERARCH? OR PRIORIT? OR ALLOCAT? OR APPORTION? OR ASSIGN? OR
RECOMMEND?  OR RANK? OR REDIRECT? OR TO()DIRECT OR DIRECTS OR DIRECTING OR
DETERIMIN? OR (PUT??? OR  PLAC?)(2W)(IN()ORDER) OR PARTIAL? ? OR MINIMI? OR MAXIMI?
OR ANALY?)(4N)(PAY? OR DEDUC?  OR REMAINDER? OR LEFTOVER? OR LEFT()OVER OR DISBURS?
OR REMITT? OR FUNDS OR PENALTIES OR  DEBTS OR BILLS OR SURPLUS? OR OVERAGE? OR
EXCESS? OR EARNINGS OR AMOUNT? ? OR DATES OR  GOAL? ? OR CREDITOR? OR BILLER? OR
INCOME)

S5           9    S4 AND S3
S6           9    S5 FROM 347,350
```

```
S7          8    S6 NOT AY>2004
S8        237    USER? ?(2N)ACCOUNT? ?
S9         17    S8(S)S4
S10        10    S9 NOT S7
S11        10    S10 FROM 347,350
S12         9    S11 NOT AY>2004
S13         0    S12(S)S3
```

NO RELEVANT RESULTS IDENTIFIED FROM THIS SET.

V. <u>Additional Resources Searched</u>

No additional results of relevance found in the additional databases identified in the coverpage correspondence.